

COMPANY PRESENTATION

4Q & FY16

GRUPO
SUPERVIELLE


SUPERVIELLE

 **Cordial**
Compañía Financiera

Tarjeta
Automática S.A.


SUPERVIELLE
SEGUROS


CORDIAL
NEGOCIOS
Un impulso para tu proyecto.

 **Cordial**


SUPERVIELLE
ASSET
MANAGEMENT

Innovation Simplicity Nimble Commitment Respect Efficiency Innovation Simplicity Nimble Commitment Respect Efficiency
Commitment **Respect** Efficiency Innovation Simplicity Nimble Commitment Respect Efficiency
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Disclaimer

This presentation contains certain forward-looking statements that reflect the current views and/or expectations of Grupo Supervielle and its management with respect to its performance, business and future events. We use words such as "believe," "anticipate," "plan," "expect," "intend," "target," "estimate," "project," "predict," "forecast," "guideline," "seek," "future," "should" and other similar expressions to identify forward-looking statements, but they are not the only way we identify such statements. Such statements are subject to a number of risks, uncertainties and assumptions. We caution you that a number of important factors could cause actual results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in this release. Actual results, performance or events may differ materially from those in such statements due to, without limitation, (i) changes in general economic, financial, business, political, legal, social or other conditions in Argentina or elsewhere in Latin America or changes in either developed or emerging markets, (ii) changes in regional, national and international business and economic conditions, including inflation, (iii) changes in interest rates and the cost of deposits, which may, among other things, affect margins, (iv) unanticipated increases in financing or other costs or the inability to obtain additional debt or equity financing on attractive terms, which may limit our ability to fund existing operations and to

finance new activities, (v) changes in government regulation, including tax and banking regulations, (vi) changes in the policies of Argentine authorities, (vii) adverse legal or regulatory disputes or proceedings, (viii) competition in banking and financial services, (ix) changes in the financial condition, creditworthiness or solvency of the customers, debtors or counterparties of Grupo Supervielle, (x) increase in the allowances for loan losses, (xi) technological changes or an inability to implement new technologies, (xii) changes in consumer spending and saving habits, (xiii) the ability to implement our business strategy and (xiv) fluctuations in the exchange rate of the Peso. The matters discussed herein may also be affected by risks and uncertainties described from time to time in Grupo Supervielle's filings with the U.S. Securities and Exchange Commission (SEC) and Comision Nacional de Valores (CNV). Readers are cautioned not to place undue reliance on forward-looking statements, which speak only as the date of this document. Grupo Supervielle is under no obligation and expressly disclaims any intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

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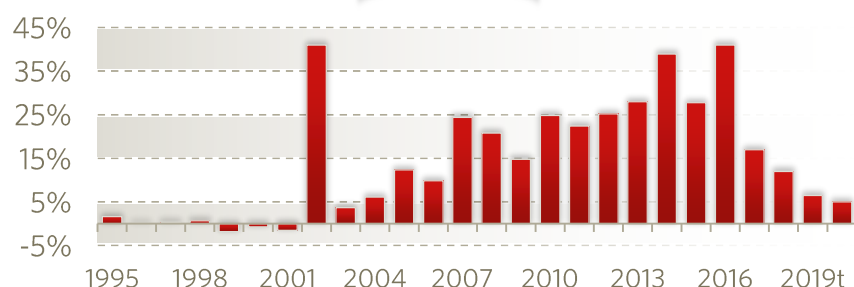
SUPERVIELLE

Key topics to follow up in Argentine Macro Environment

Central Bank managing expectations through the inflation targeting policy

First signals of deceleration in inflation after 15 years [%]

INFLATION



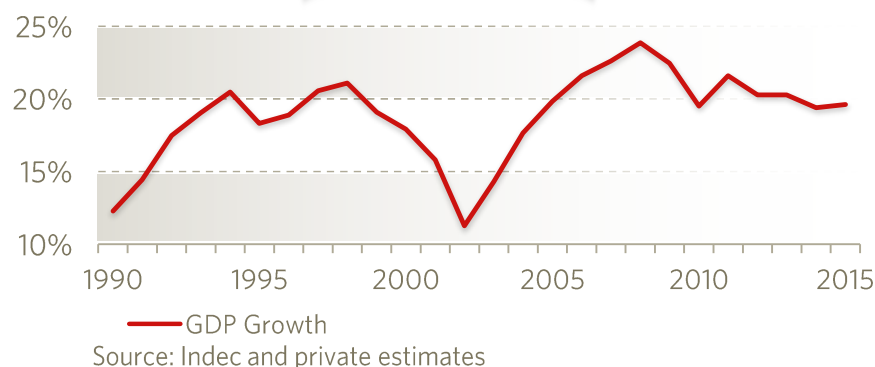
Argentina returns to growth after five years of stagnation [AR\$ Bill.]

GDP GROWTH



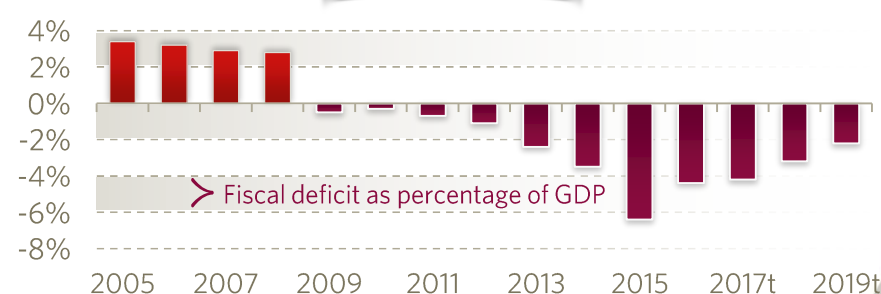
We expect increasing direct investments to sustain growth [%]

INVESTMENT/ GDP



Government announced private deficit fiscal targets for 2017 to 2019 [%]

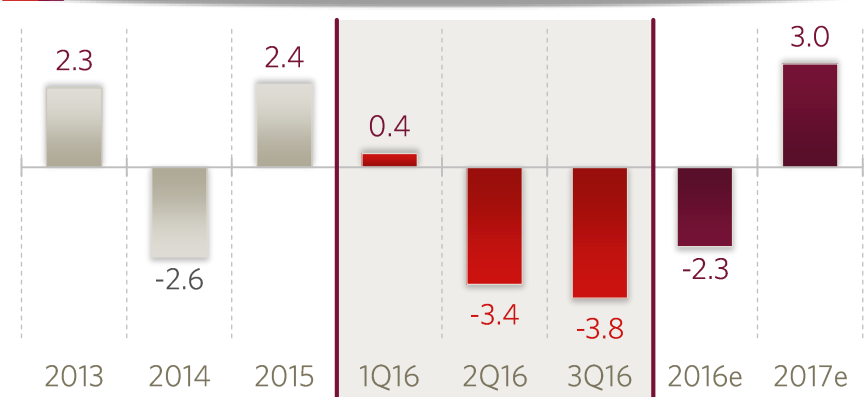
FISCAL BALANCE



Macro overview

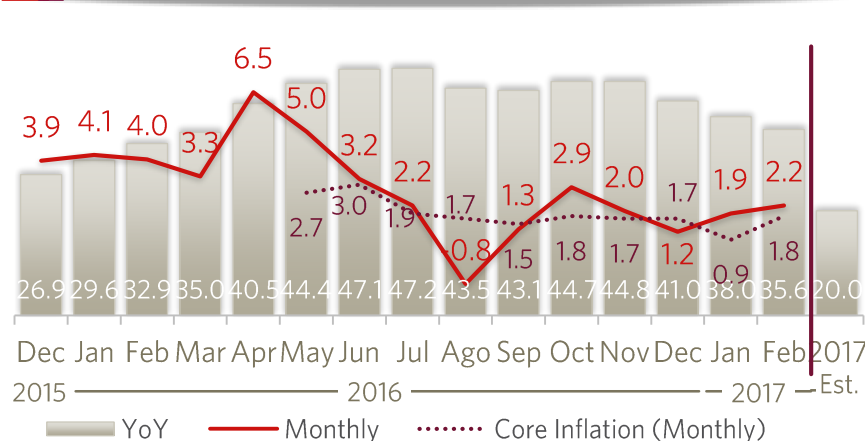
Decreasing inflation and other positive signs, support expectations of recovery in 2017 despite slower than anticipated economic activity in 2H16

GDP GROWTH [%]



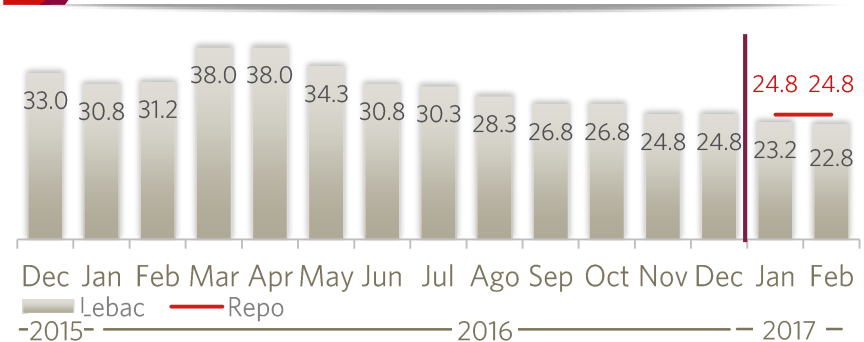
Source: INDEC and Market Expectations Survey as of November 2016. Expected -2.3% GDP for 2016 down from -2.0 in October's Market Expectations Survey and -1.5% in August's and July's.

INFLATION [%]



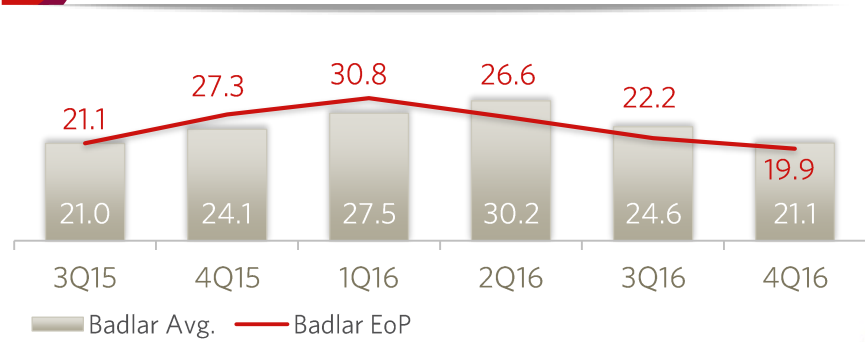
Source: Inflation: City of Buenos Aires and Market Expectations Survey as of January 2017. Expected 2017 annual inflation at 20.0%, up from 19.6% in December. Core Inflation: INDEC.

LEBAC RATE [end of period - %]



Source: BCRA
Current LEBAC rate 22.25%

BADLAR RATE (Private Banks Deposit Rate) [AR\$ Bill. - %]

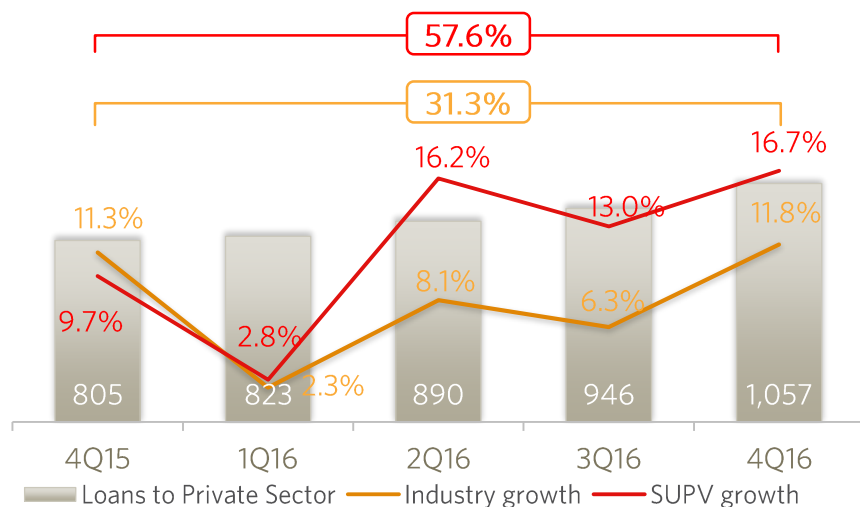


Source: Daily Report BCRA. BADLAR is Buenos Aires Deposits of Large Amount rate.

Financial sector

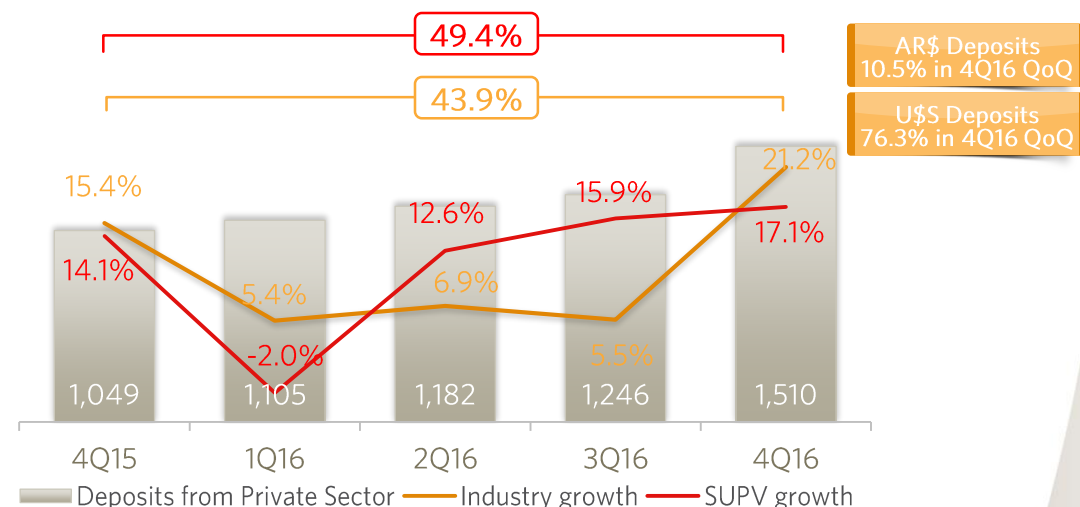
System loan and deposit growth accelerated in 4Q16 expanding above inflation

LOANS TO PRIVATE SECTOR [AR\$ Bill.]



Source: Daily Report BCRA

DEPOSITS FROM PRIVATE SECTOR [AR\$ Bill.]



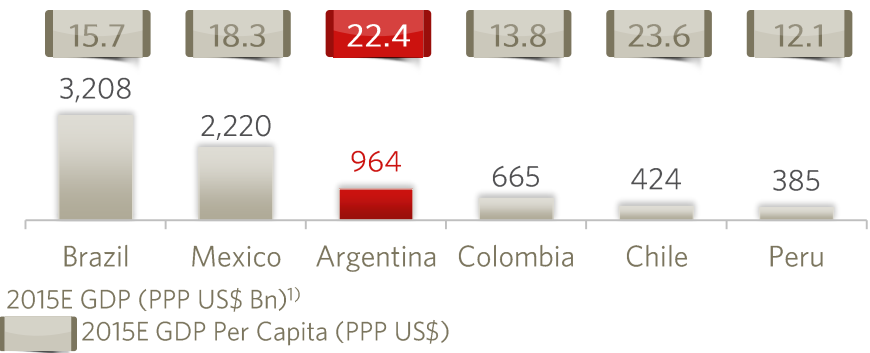
Source: Daily Report BCRA

- **Supervielle** exceeds system loan growth; further diversified funding through debt issuances
- **Loans to private sector** rose 11.8% QoQ, driven mainly by increases of 11% or AR\$128 bn in corporate loans (16% in U.S. dollar denominated loans), 12% or AR\$60 bn in personal loans and 14% or AR\$45 bn. in credit cards
- **Deposits from private sector** up 21.2% QoQ and 43.9% YoY, reflecting growth in time deposits and US\$ deposits (76% or AR\$ 154 bn QoQ) driven by the results of Government's Tax Amnesty program.
- **BADLAR rate** down 230 basis points QoQ to 19.9% at the end of December, mirroring the decline in the Lebac rate.

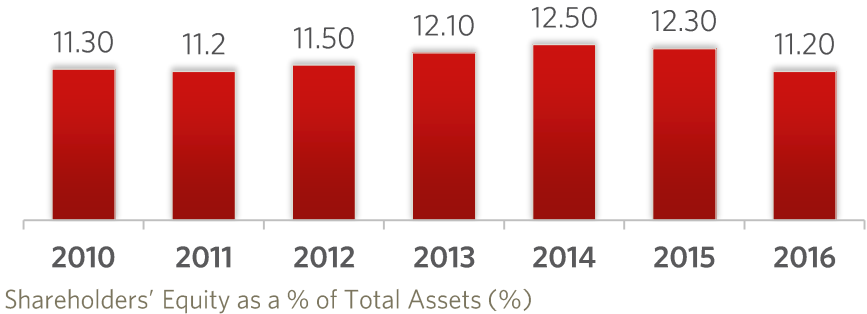
The Argentine banking business has the potential for a new growth cycle

Underpenetrated financial system with growth expected at least 2x over next five years

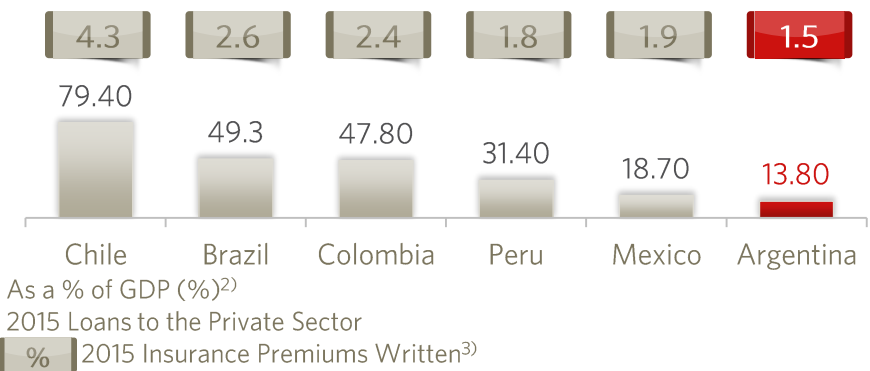
ARGENTINA: Third largest economy of Latin America



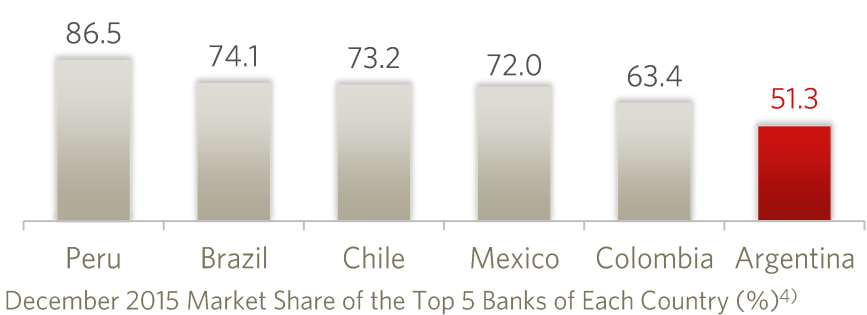
...and Strong Capitalization Levels



Under-developed Banking & Insurance System



...In a less concentrated Banking System...



Notes

- 1) Source: IMF WEO Database as of October 2015
- 2) Source: Inter-American Development Bank & Each country's insurance regulator
- 3) As of Dec-15 for all countries except Argentina (as of Sep-15)
- 4) Source: Each country's financial regulatory agencies

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al Services in Argentina since 1887

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ASSET
MANAGEMENT

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NYSE

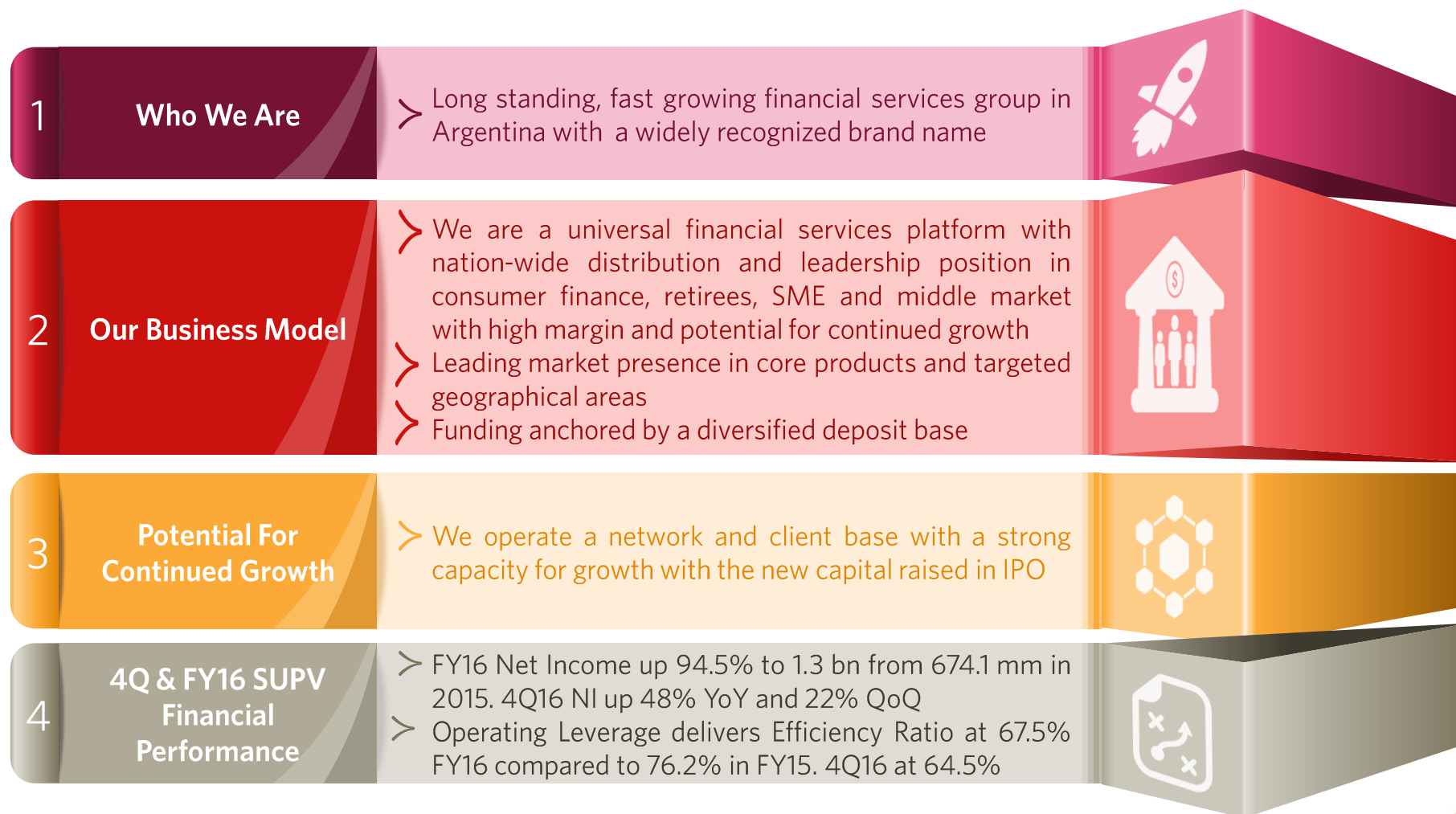
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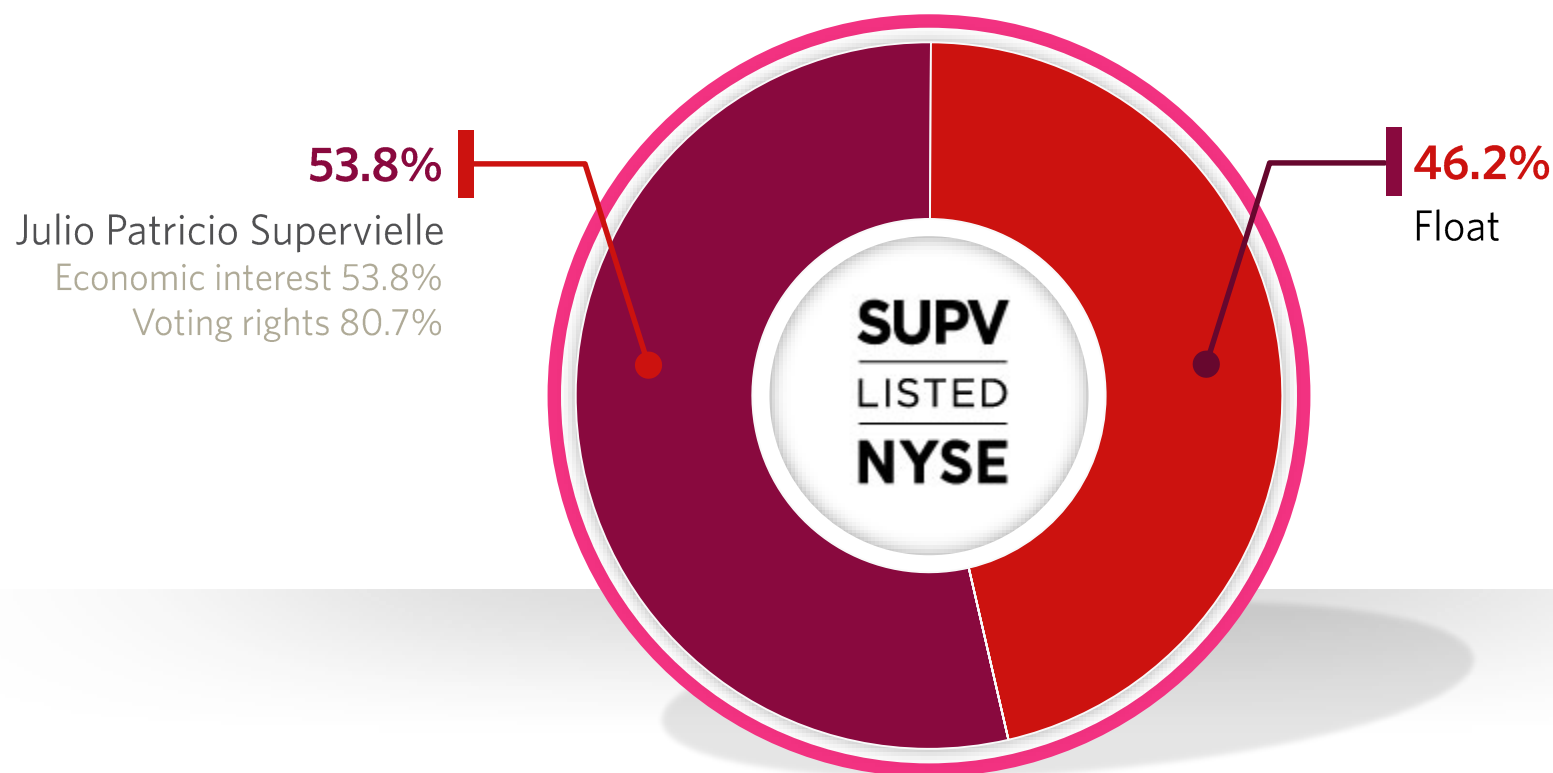
SUPV at a glance...



Shareholders [%]

Controlling shareholder Julio Patricio Supervielle and 46.2% free float.

US\$ 323 million IPO completed on May 19, 2016 (US\$ 253 million primary and US\$ 70 million secondary)



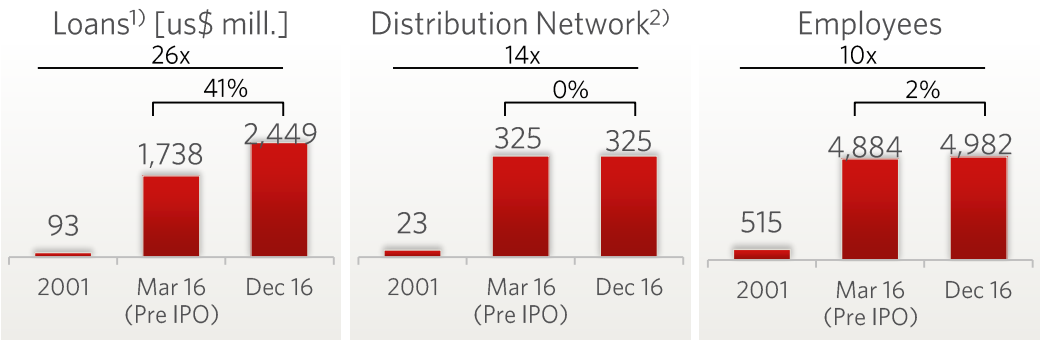
Who we are

High growth financial services franchise in an industry with strong potential

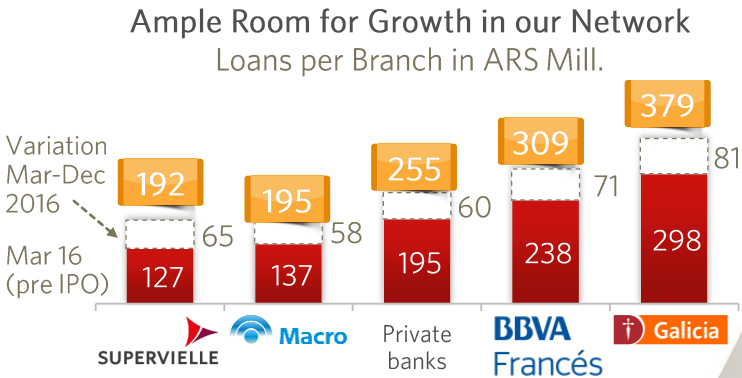
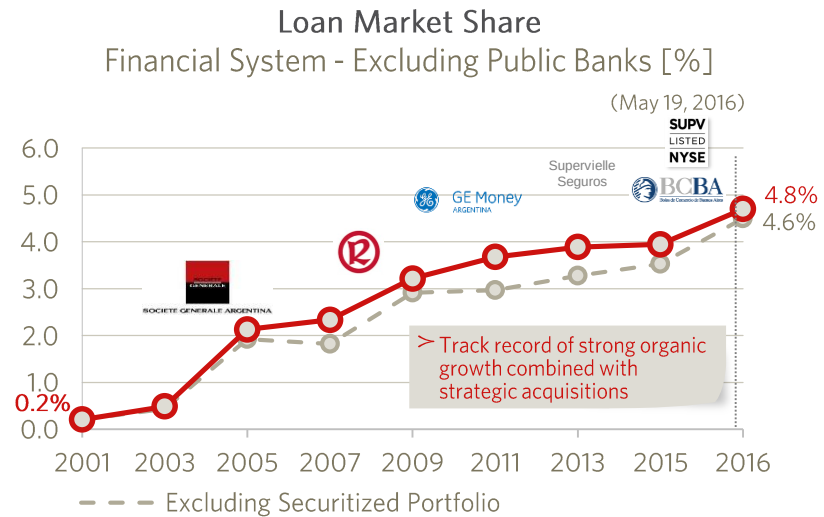
INTEGRATED FINANCIAL PLATFORM [US\$]

Main Segments			Cross-selling Segments		
Retail Banking	Corporate Banking	Consumer Finance	Asset Management	Insurance	Services
 SUPERVIELLE		 Tarjeta Automática S.A.	 SUPERVIELLE ASSET MANAGEMENT	 SUPERVIELLE SEGUROS	 Cordial
0.9 Bill.	1.2 Bill.	290 Mill.	629 Mill.	48.1 Mill.	9.6 Mill.
LOANS ¹⁾ [\$]			AUM[\$]	GWP ³⁾ [\$]	NET REVENUE ³⁾ [\$]
1.8 Mill.	5 K	434 K			
CUSTOMERS					
1.6 Bill.	186 Mill.				
DEPOSITS [\$]					

TRACK RECORD OF STRONG GROWTH⁵⁾



GROWTH AND SUCCESS



Notes: All figures as of December 31, 2016; assumed ARS/USD 15.85
1) Total loans and leasing; includes securitized portfolio

2) Includes 176 bank branches, 17 banking payment and collection centers, 66 CCF sales points in Walmart Stores, 20 consumer finance branches and 41 consumer finance sale points and 5 microfinance branches (current network). Once the sale of CMF announced is completed, we will have 320 access points.
3) Last twelve month

Nationwide Network & Leadership in Core Products

Strong origination capacity for growth with the new capital

DISTRIBUTION NETWORK AND CLIENT BASE WITH STRONG GROWTH POTENTIAL⁶⁾



LEADERSHIP IN CORE PRODUCTS WITH COMPETITIVE ADVANTAGE



1) Includes 176 bank branches and 17 banking payment and collection centers

2) Market shares based on Private Financial System in Argentina as of December 2016. Figures exclude securitized portfolio

3) Factoring market share based on total financial system as of December 31, 2016

4) Leasing market share based on total private banks as of December 31, 2016

5) Card with billing statements in the last month

6) On March 20, 2017 we accepted an offer to sell 100% of the shares of Cordial Microfinanzas S.A.

Segmented distribution model

Tailored offering designed for each core segment

DIFFERENTIATED RETAIL FOCUS

Customer-Oriented, complementary distribution networks

A BANK BRANCHES

- Presence in high income locations in City of Buenos Aires, Greater Buenos Aires and in the Cuyo Region

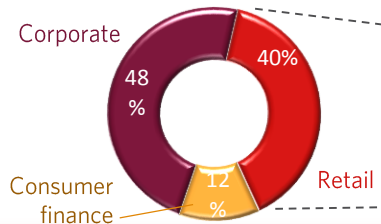


B DEDICATED BRANCHES TO SENIOR CITIZENS #1 private servicer of social security payments

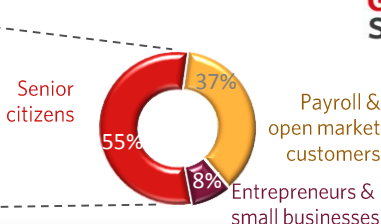
- Large client base with low acquisition cost
- Infrastructure with 78 dedicated branches and longstanding focus on segment create barriers to entry
- Client segment with low credit risk, source of stable low cost funding



TOTAL PORTFOLIO



RETAIL



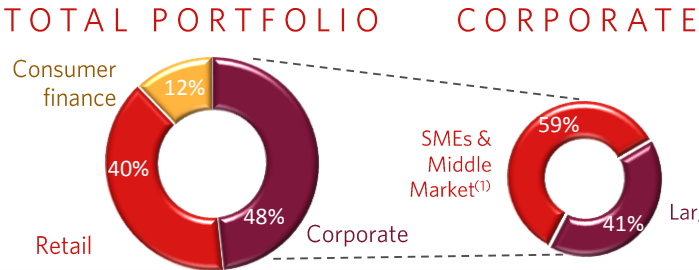
LEADING CONSUMER FINANCE BUSINESS

Main Distribution Channels		
	Walmart	Tarjeta Automática s.a. Hiper Tehuelche
Sales & collections centers	66	20 16
Clients	369K	65K
Coverage	Large cities	Patagonia
Loans ARS 4.6Bn		



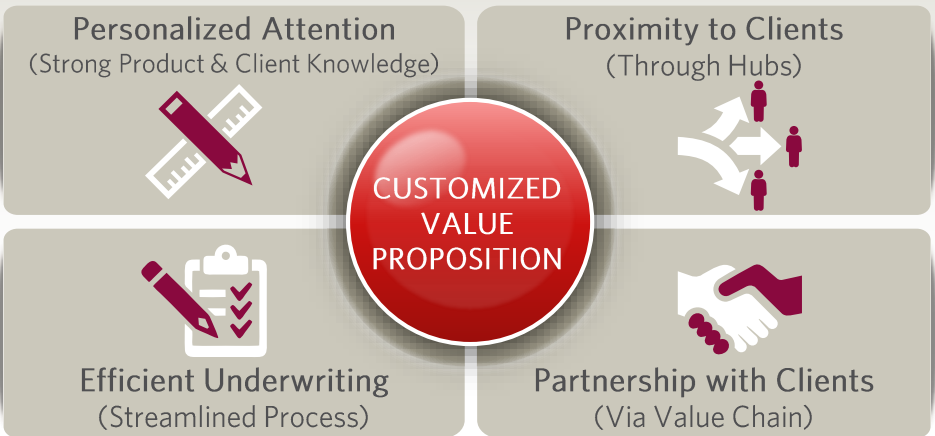
- > Strategic partnership with Walmart provides access to middle and low income population
 - Agreement renewed in 2014 for 4th consecutive time through 2020
 - Longstanding agreement with extensive infrastructure investments from both parties
- > Hiper Tehuelche and Tarjeta Automática complement presence in Patagonia region
- > Strong growth potential:
 - Expansion of Walmart stores, combined with deeper penetration rates
 - Cross-selling and loyalty programs
- > First private MasterCard issuer (accounts with billing statement issued)

SME & middle market model based on service



SME & MIDDLE MARKET FOCUSED CORPORATE FRANCHISE

- > Special focus on small and medium enterprises, comprised by higher margin clients
- > Network of hubs distributed across main provinces in the country



- > Leadership in factoring and leasing products
- > Expertise in core businesses of regional economies (infrastructure, agro-industry, wine industry)

ONE-STOP SHOP FRANCHISE SERVICING CLIENTS ACROSS THE VALUE CHAIN

↓
Segments

CORPORATES

MIDDLE MARKET

SMEs

PRODUCTS & SERVICES ACROSS THE VALUE CHAIN

- | 1 | 2 | 3 | 4 | 5 |
|--|--|---|--|--|
| Short-term financing | Medium/Long-term Financing | Foreign Trade and Financing | Treasury Management | Payroll |
| <ul style="list-style-type: none">OverdraftsFactoring & i-FactusPublic works certificatesWarrantsMutual Guaranteed Societies (MGs) | <ul style="list-style-type: none">LeasingSecured LoansProject Finance / Syndicated LoansMandatory Credit Lines (LIPs) | <ul style="list-style-type: none">Foreign Trade TransactionsPre Financing of ExportsInternational Factoring ("FCI") | <ul style="list-style-type: none">Cash ManagementCorporate Deposits | <ul style="list-style-type: none">Payroll services |

(1) SMEs considers annual sales between ARS 40-200MM. Middle market considers annual sales between ARS 200-1,000MM and large considers annual sales over ARS 1,000MM.

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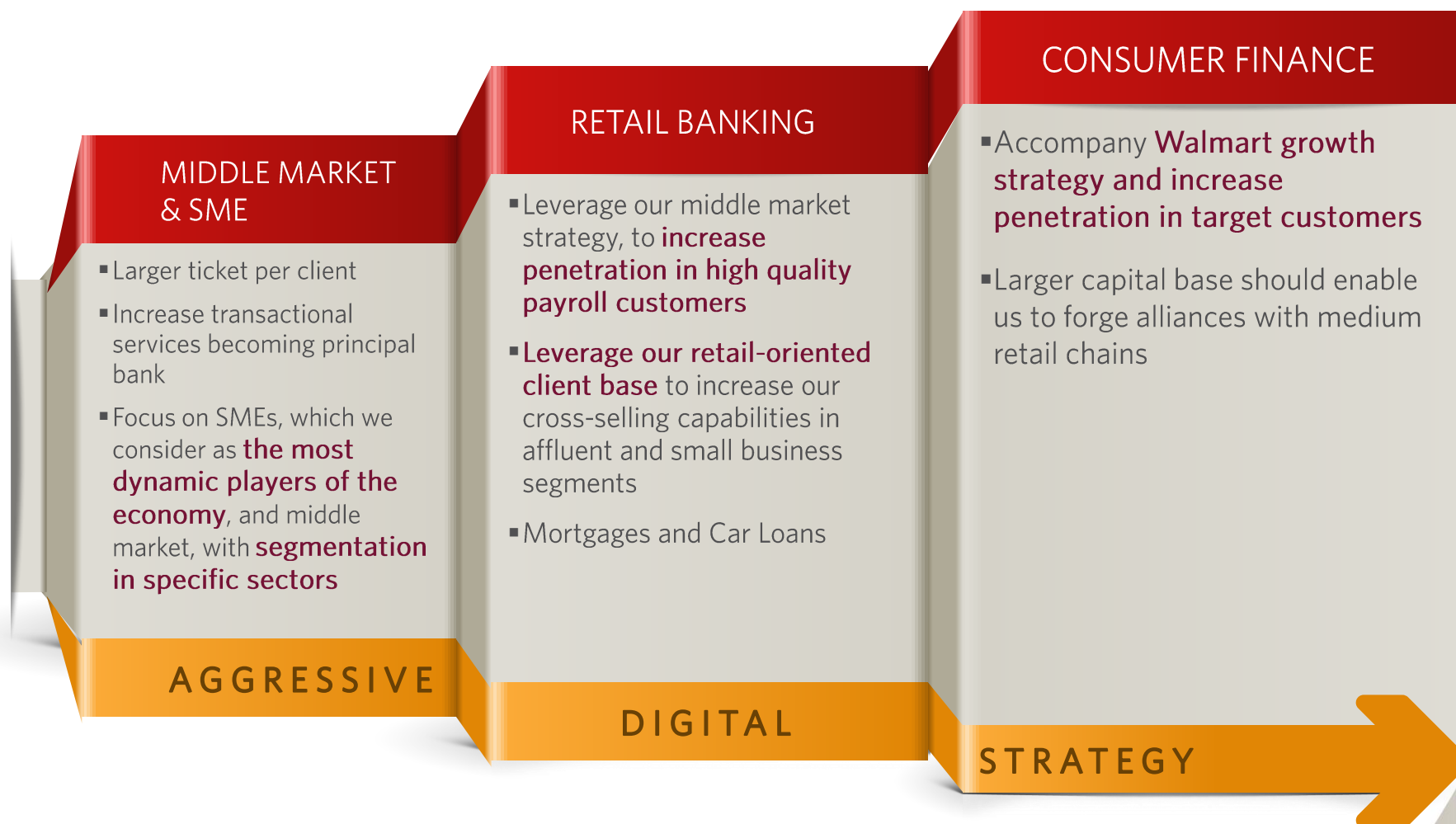
Tarjeta
Automática S.A.

Cordial
NEUQUEN

Cordial

Our strategy for capital deployment

Our higher capital base to unlock superior growth potential



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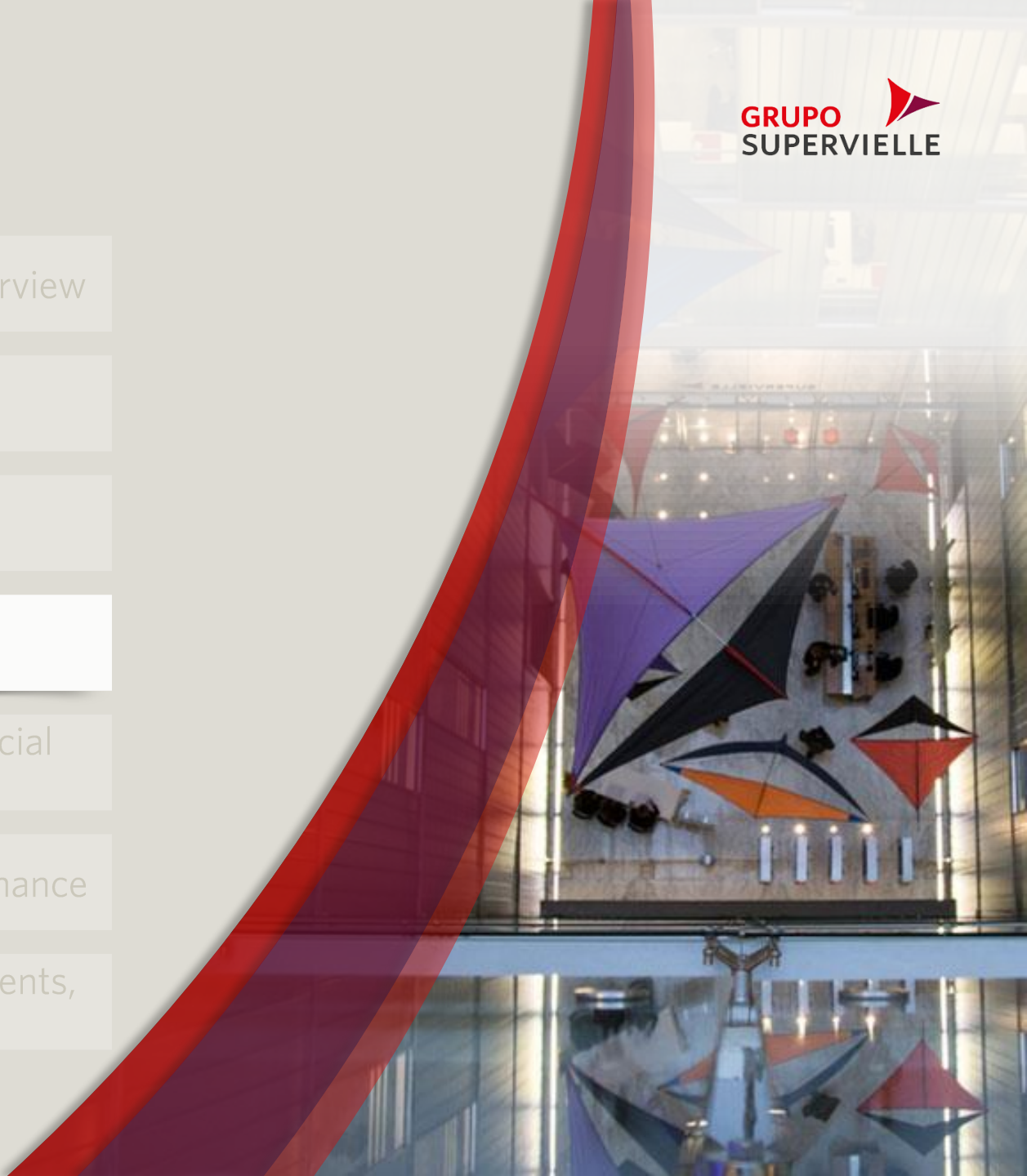
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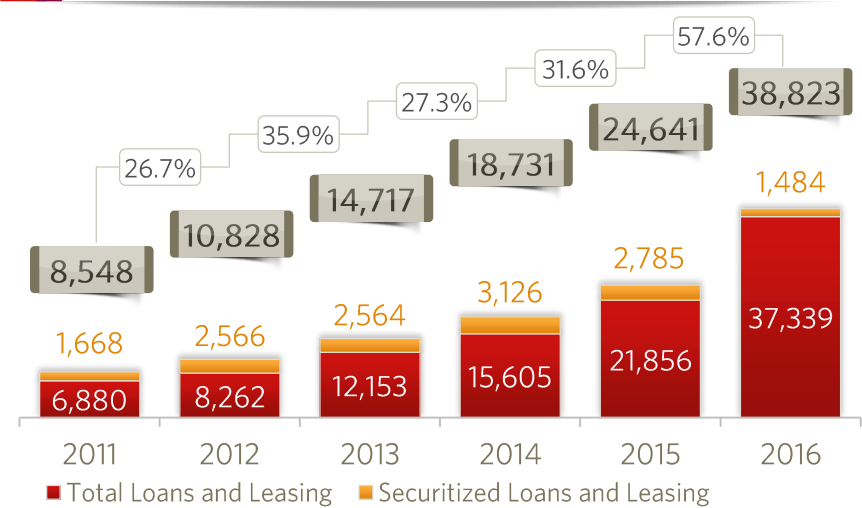
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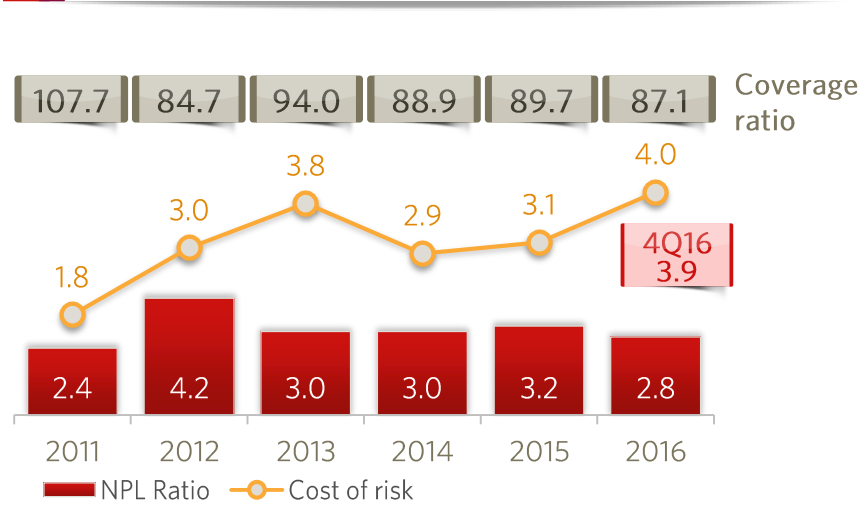


Loan portfolio

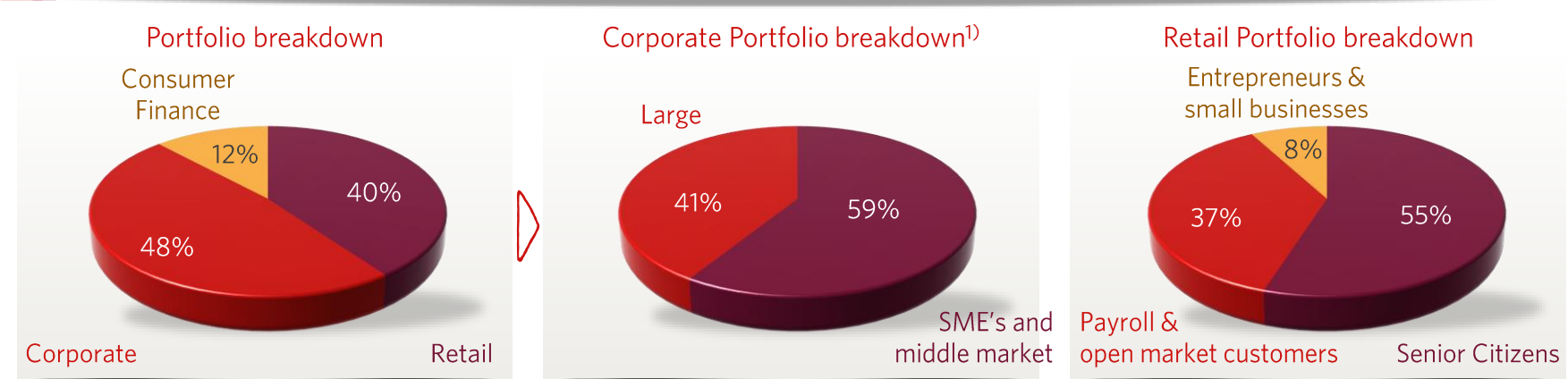
LOAN PORTFOLIO EVOLUTION [AR\$ Mill.]



ASSET QUALITY [%]



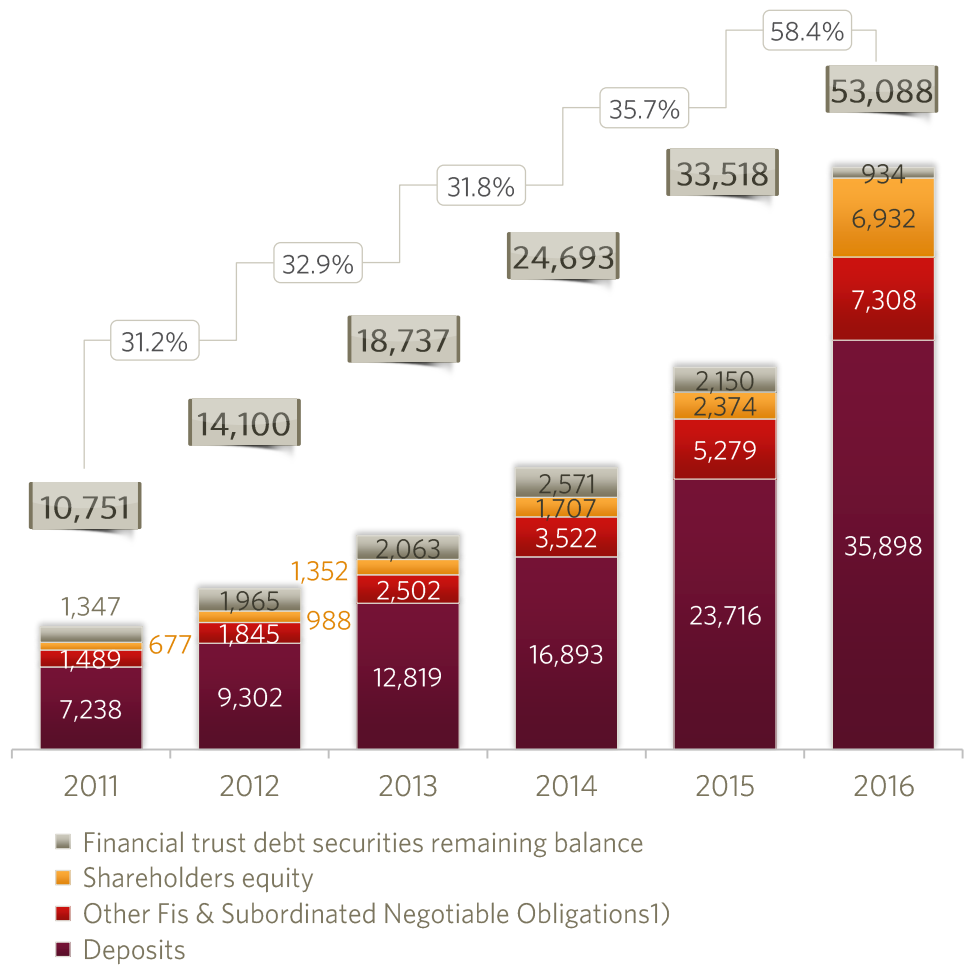
LOAN PORTFOLIO BREAKDOWN [%]



1) SME's considers annual sales between AR\$ 40-200 million, Middle Market considers annual sales between AR\$ 200-1,000 million and Large considers annual sales over AR\$ 1,000 million.

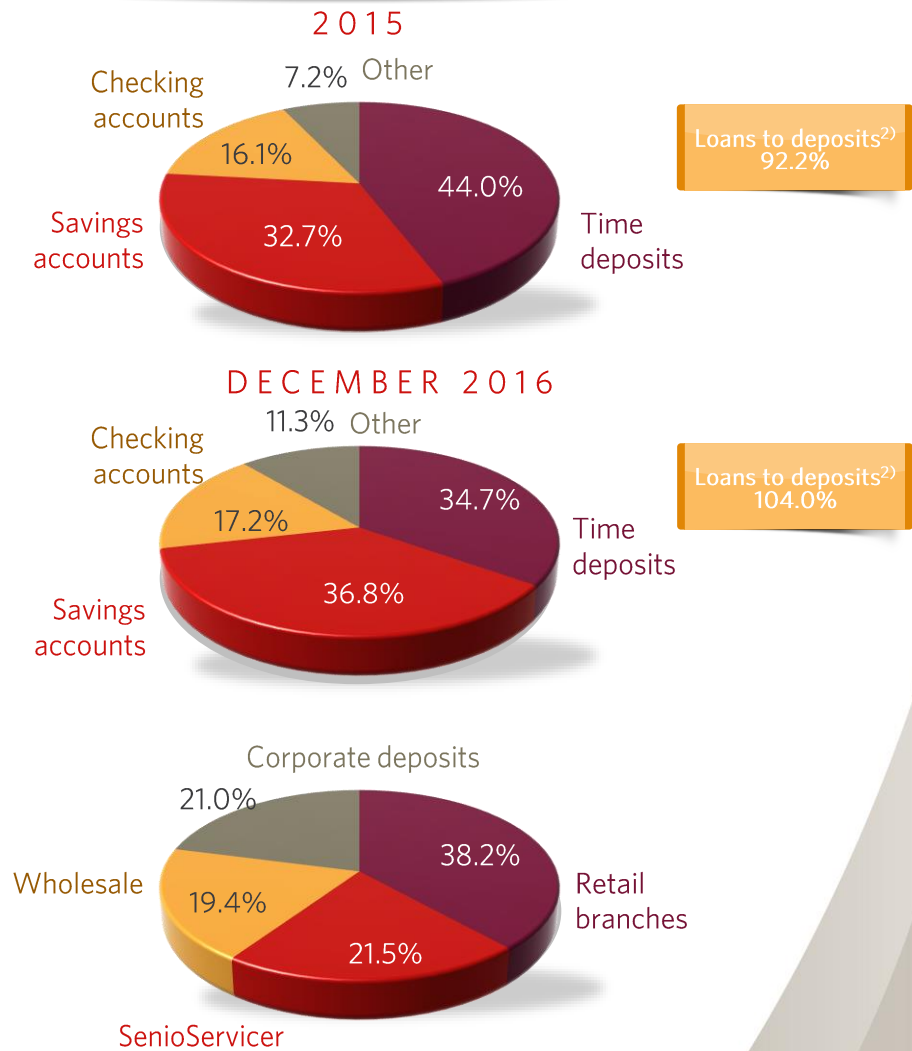
Funding & deposits base

FUNDING [AR\$ Mill.]



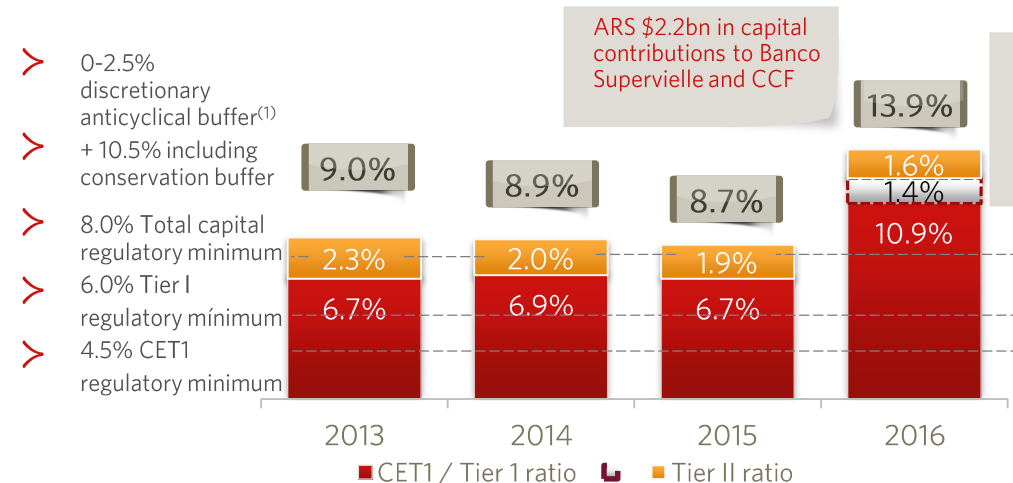
1) Includes: Other liabilities resulting from financial brokerage and Subordinated Negotiable Obligations
2) Loans to total deposits: Loans include loans, receivables from financial leases and other receivables from financial transactions covered by the Central Bank's debtor classification regulations.

DEPOSITS BREAKDOWN

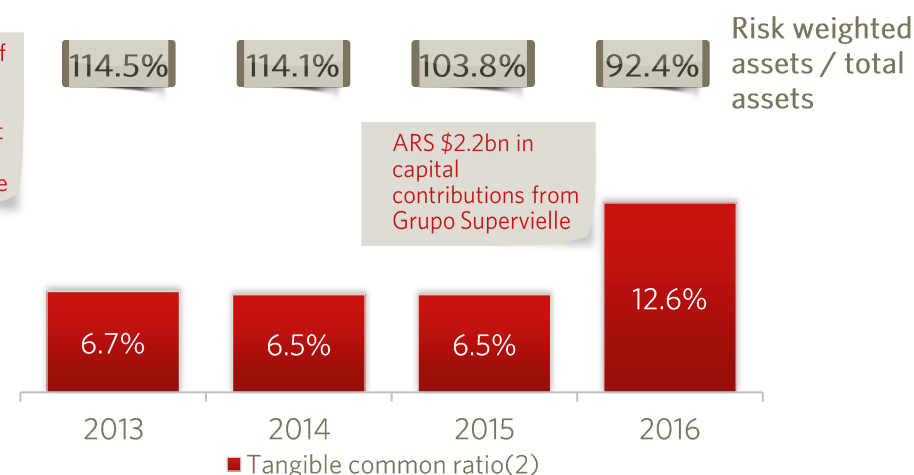


Robust capitalization coupled with ample liquidity levels and healthy balance sheet

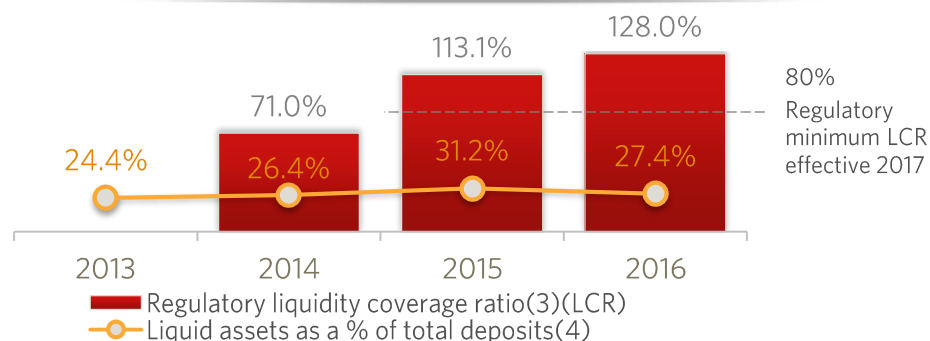
ROBUST CAPITALIZATION



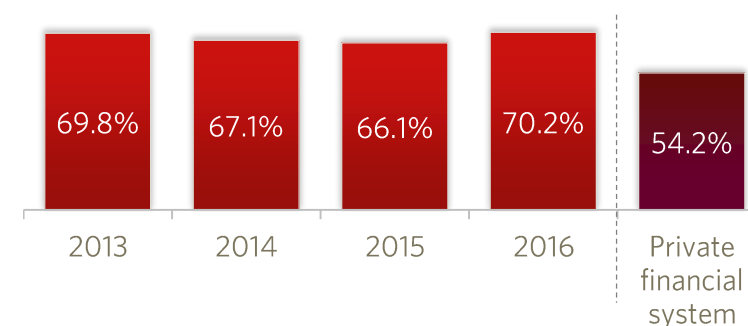
ROOM FOR CONTINUED BALANCE SHEET GROWTH



AMPLE LIQUIDITY LEVELS



ABOVE-AVERAGE LEVELS OF LOANS-TO-ASSETS⁽⁵⁾



Source: Company filings.

(1) At the discretion of the BCRA 0% for 2017.

(2) Total equity - intangible assets) / (total assets - intangible assets).

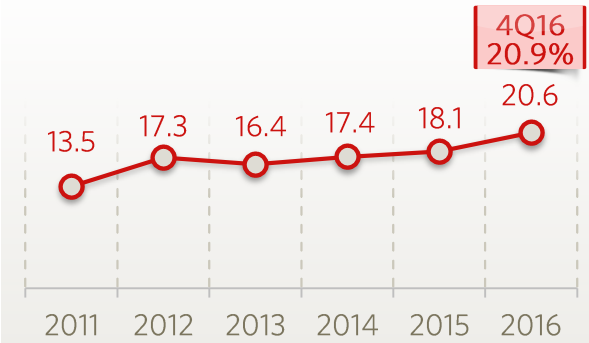
(3) Period end LCR ratio available since 2015.

(4) Liquid assets include cash and securities issued by the Central Bank (LEBACs and NOBACs).

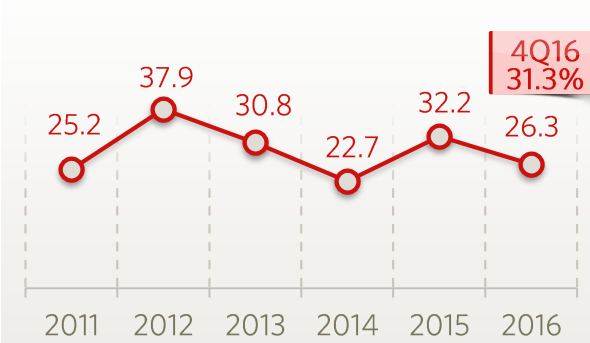
(5) Loans include loans and receivables from financial leases before allowances.

SUPV financial ratios

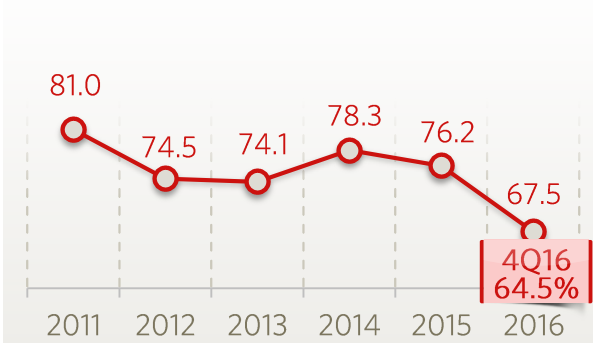
Net Interest Margin [NIM]



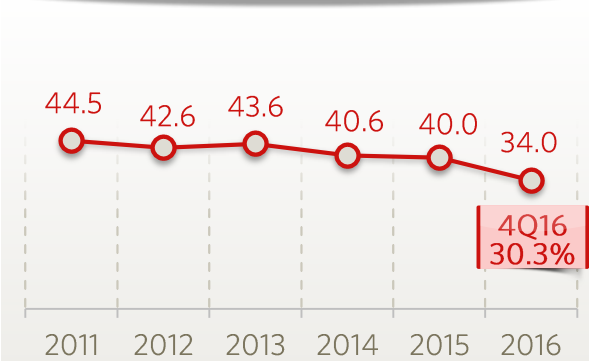
Return On Average Equity [ROAE]



Efficiency Ratio [%]



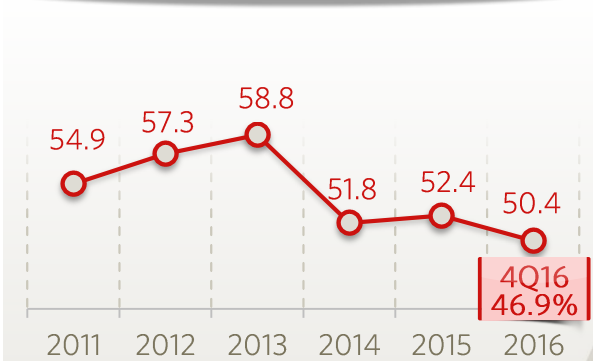
Net Service Fee Income Ratio [%]



Return On Average Assets [ROAA]



Net Fee Income as % of administrative expenses [%]



Net Interest Margin: Net interest income divided by average interest earning assets.
Net Fee Income Ratio: Net services fee income + Income from insurance activities divided by the sum of gross financial margin and net services fee income.
Net Fee Income as a % of Administrative Expenses: Net services fee income + Income from insurance activities divided by administrative expenses.
ROAE: Net income divided by average shareholders' equity, calculated on a daily basis and measured in local currency.
ROAA: Net income divided by average assets, calculated on a daily basis and measured in local currency.
Efficiency ratio: Administrative expenses divided by the sum of gross financial margin, services fee income and income from insurance activities.

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BANCO FRANCÉS
SUPERVIELLE & C^{IA}
MONTEVIDEO

CAJA DE SEGURIDAD
FICHET PARIS | SMITH & C^O
Constr. Agentes

Fourth quarter 2016 highlights

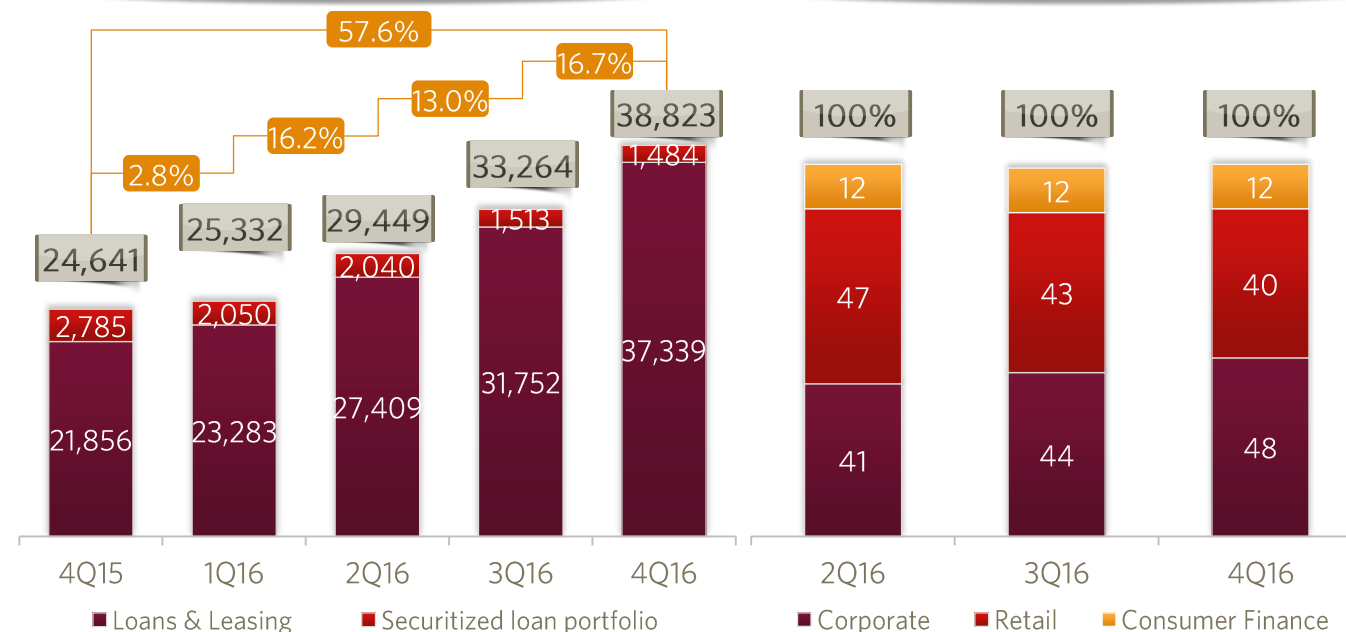
Profitable growth reflects successful execution of strategy

- 1 **EMPHASIS ON PROFITABLE GROWTH** with net income up 47.8% YoY and 22.0% QoQ; ROAE of 31.3%
- 2 **ABOVE-INDUSTRY LOAN EXPANSION** unlocking growth potential since IPO up 16.7% QoQ and 57.6% YoY
- 3 **FOCUS ON PRUDENT RISK MANAGEMENT** resulting in improved NPLs and coverage ratios
- 4 **SOLID NIM** despite lower interest rates
- 5 **OPERATIONAL LEVERAGE** supports improvement in efficiency ratio to 64.5% from 73.8% in 1Q16 (pre-IPO), despite higher expenses in 4Q16
- 6 **FUNDING DIVERSIFICATION** further supported through successful issuance of AR\$-denominated Global Tern Note equivalent to US\$300 M on Jan'17

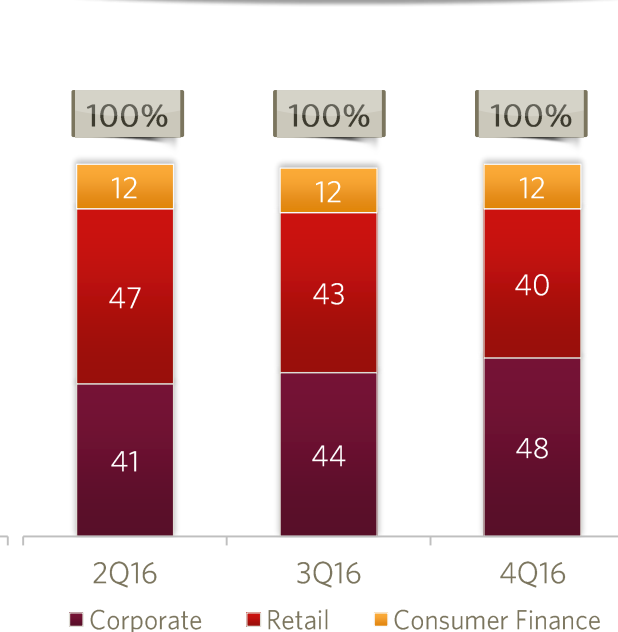
Supervielle loan performance

Delivers above-market loan portfolio growth; up 16.7% QoQ and 57.6% YoY

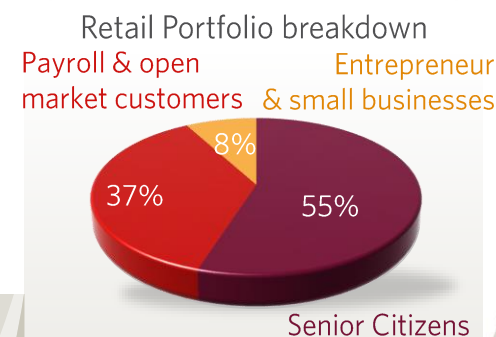
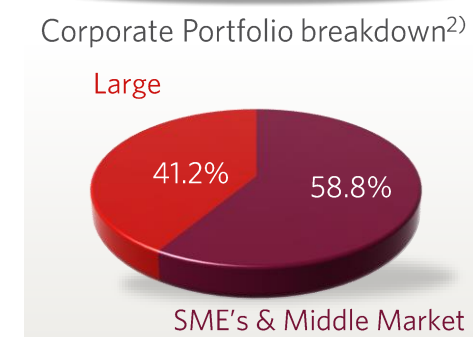
**LOANS & LEASING, PLUS SECURITIZED
PORTFOLIO [AR\$ Mill.]¹⁾**



**TOTAL LOANS BREAKDOWN [%]
Loans & Leasing, plus Securitized Portfolio**



4Q16 BREAKDOWN [%]



- > Total loans, including securitized portfolio, up 16.7% QoQ and 57.6% YoY. On-balance sheet loans increase 17.6% QoQ and 70.8% YoY, while securitized loans declined in line with post IPO funding strategy.
- > Loan growth mainly driven by Corporate Segment with foreign trade and U.S. dollar denominated loans up AR\$1.3 Bn QoQ and AR\$4.7 Bn YoY; Consumer Finance loans maintain share of portfolio

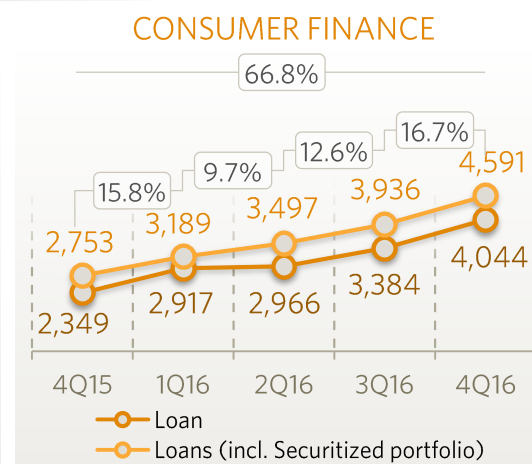
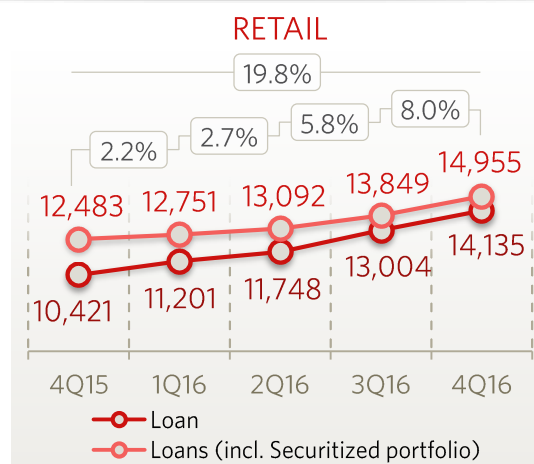
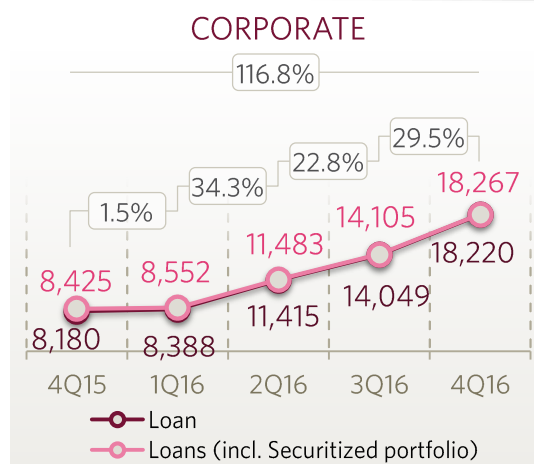
1) Denotes loans and leases before allowances

2) SME's considers annual sales between AR\$ 40-200 million, Middle Market considers annual sales between AR\$ 200-1,000 million and Large considers annual sales over AR\$ 1,000 million.

Loan performance

Loan growth driven by strong performance in corporate loans and consumer finance, supported by retail

TOTAL LOAN PORTFOLIO BREAKDOWN BY SEGMENT Loans & Leasing, plus Securitized Portfolio [AR\$ Mill.]¹⁾



➤ Almost tripled QoQ market growth driven mainly by foreign trade-related and U.S. dollar denominated loans and promissory notes

➤ Loan growth acceleration driven mainly by pick-up in retail branch customers

➤ Continued growth achieving sequential improvement in NPL ratio

STRATEGY

- Larger ticket per client
- Increase transactional services to become primary bank
- Focus on SMEs, which we consider as the most dynamic players of the economy, and middle market, with segmentation in specific sectors

STRATEGY

- Consolidate atomized & stable funding base in senior citizens
- Leverage middle-market relationships to grow penetration in quality payroll clients
- Leverage retail client base to increase cross-selling capabilities in affluent and small business segments
- Longer-term offer mortgages & car loans

STRATEGY

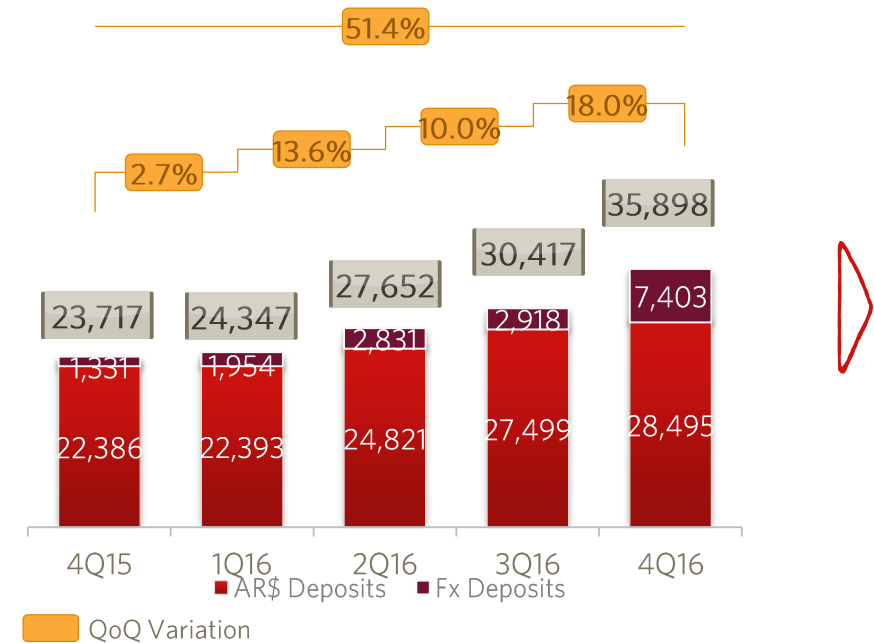
- Leverage Walmart's growth strategy to increase penetration of target customers
- Larger capital base provides opportunity to form alliances with medium retail chains

¹⁾ Denotes loans and leases before allowances

Funding

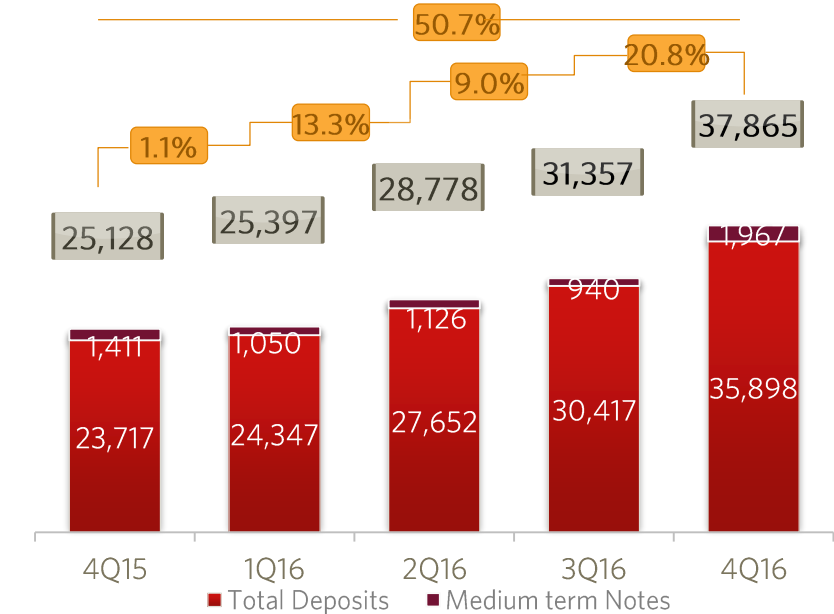
Growing deposit base further supported by MTN issuances contribute to improved cost of funding

TOTAL DEPOSITS [AR\$ Mill.]



92.2%	95.6%	99.1%	104.4%	104.0%	Loans to total deposits
66.1%	67.2%	66.9%	71.5%	70.2%	Loans to assets
5.6%	8.0%	10.2%	9.6%	20.6%	Fx Deposits to total deposits

TOTAL DEPOSITS + MEDIUM TERM NOTES [AR\$ Mill.]

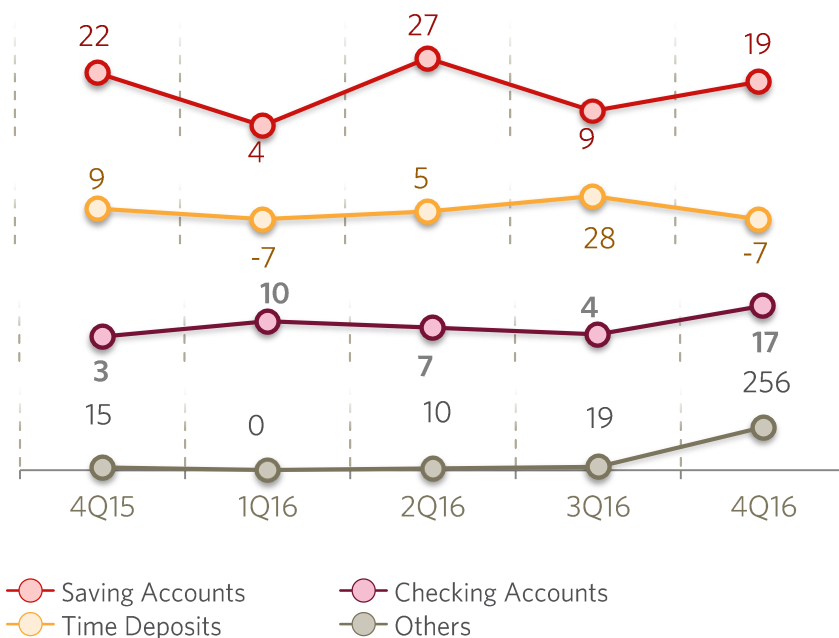


- > Total deposits were AR\$35.9 Bn in 4Q16, up 18% QoQ and 51.4% YoY
- > Medium term notes amounted AR\$ 2.0 in 4Q16, up 109.3% QoQ and 39.4% YoY
- > Loan to deposit ratio of 104.0% stable QoQ reflecting the strategy to primarily fund loan growth by issuing MTNs instead of taking higher-cost wholesale deposits.
- > In January 2017, Banco Supervielle issued a AR\$ denominated Global Term Note equivalent to U\$S 300 million. Tenor: 3.5y.

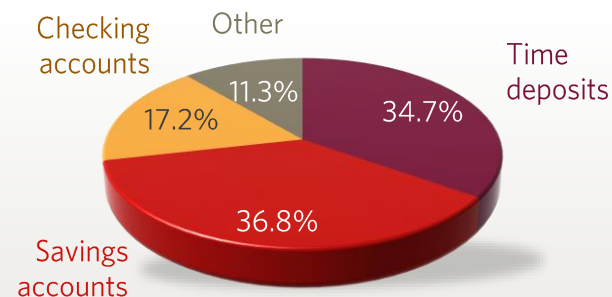
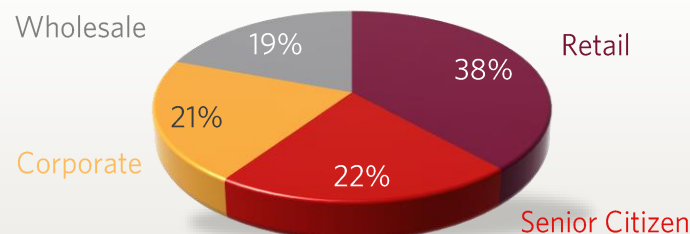
Funding

Retail focused network franchise underpins deposit diversification and drives strong share of low-cost demand deposits

DEPOSITS Q-Q VARIATION [%]



DEPOSIT BREAKDOWN [%]

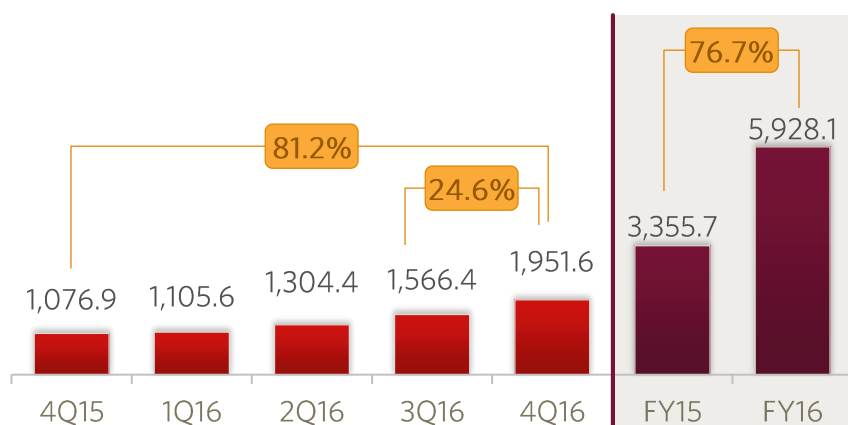


- > Other deposits increased by 256%, or AR\$ 2.6 Bn, mainly due to the success of the Tax Amnesty Program in 4Q16
- > Retail + Senior Citizens Deposits were 60% of total deposits as of Dec'16 vs. 54% in Sep'16
- > Time deposits decreased 7% QoQ reflecting lower cost alternatives to fund loan growth

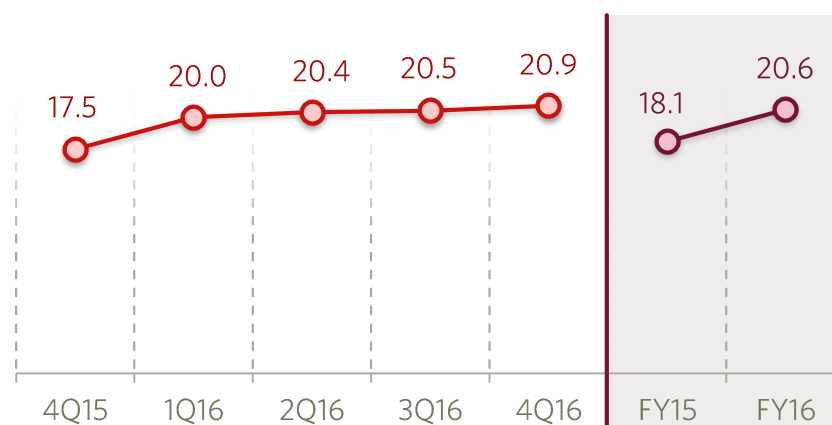
Gross financial margin & NIM

NIM expanded to 20.9% despite decline in interest rates and higher share of lower-margin US\$ loans & deposits, partially offset by termination of a financial trust 4Q16

GROSS FINANCIAL MARGIN [AR\$ Mill.]



NET INTEREST MARGIN [NIM - %]



> 4Q16 Gross financial margin up 24.6% QoQ

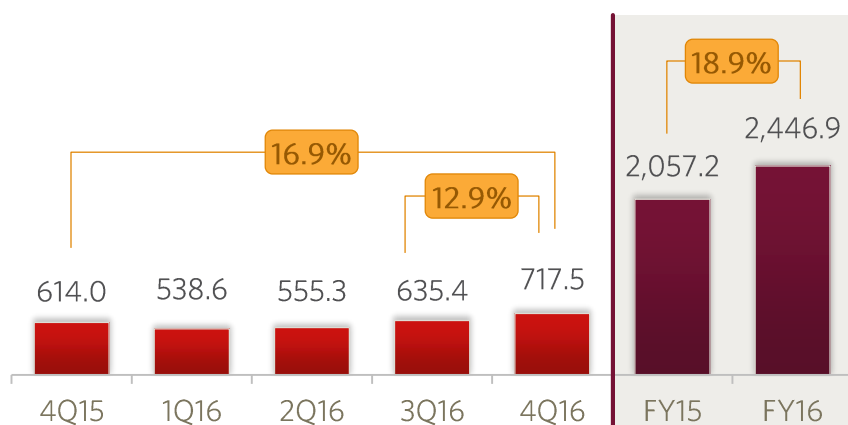
- Average interest earning assets rising above average interest bearing liabilities
- Decline of 118 bps in average interest rate earned on our total loan portfolio, excluding trade finance and US\$ loans, well below the decrease in the Badlar rate

> NIM of 20.9% in 4Q16 compared to 17.5% in 4Q15 and 20.5% in 3Q16.

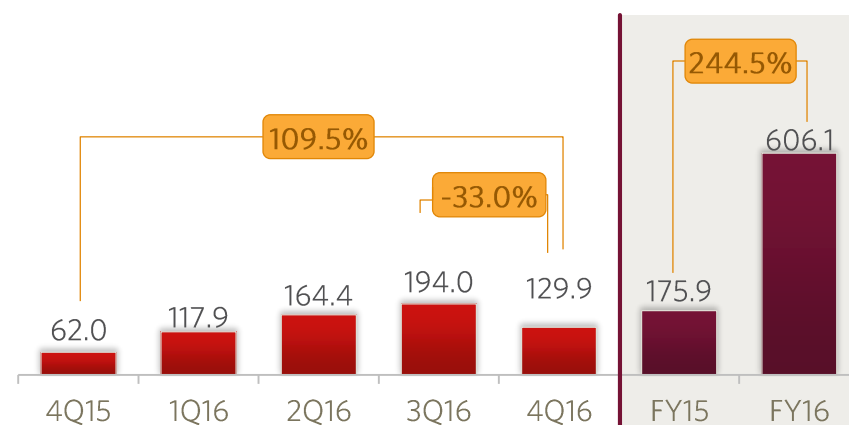
Service fee income & income from insurance activities

Full fee repricing since September 2016, while insurance reflects regulatory changes impacting credit-related products

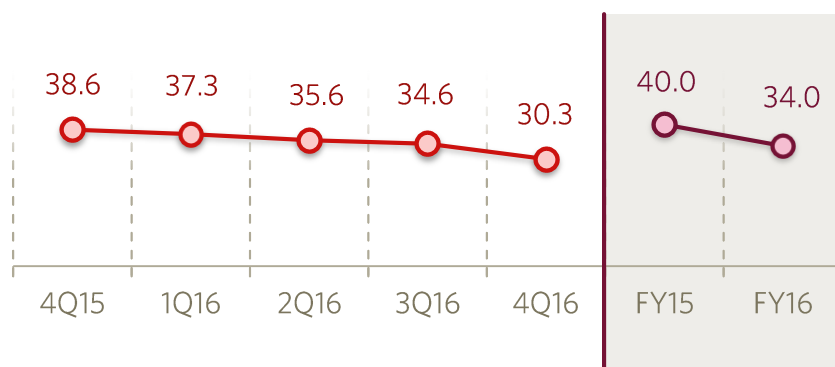
NET SERVICE FEE INCOME [AR\$ Mill.]



INCOME FROM INSURANCE ACTIVITIES [AR\$ Mill.]



NET SERVICE FEE INCOME RATIO¹⁾ [%]



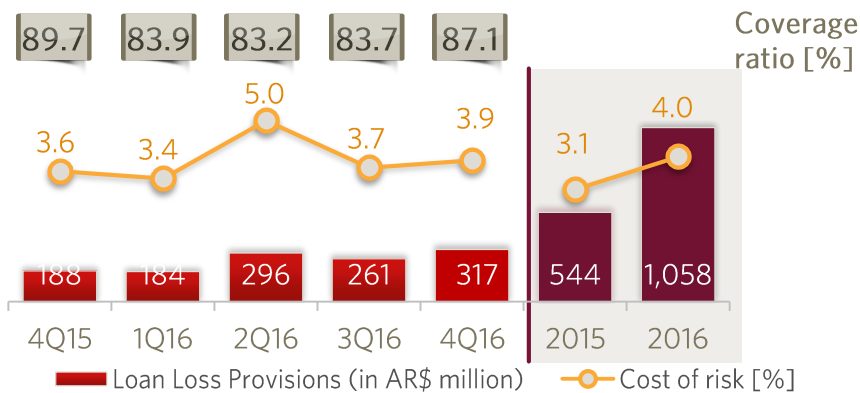
- Net Service Fee Income grew above inflation QoQ, reflecting re-pricing and solid business dynamics in credit and debit cards, as well as in deposits, checking and savings accounts
- Starting Sep, 2016 Banco Supervielle and Cordial Compañía Financiera are self-insuring against credit related risks and no longer contract this insurance following regulatory restrictions. This explains the QoQ decline in income from insurance activities, which more than offset growth in non-credit related insurance products.

1) Includes income from insurance activities

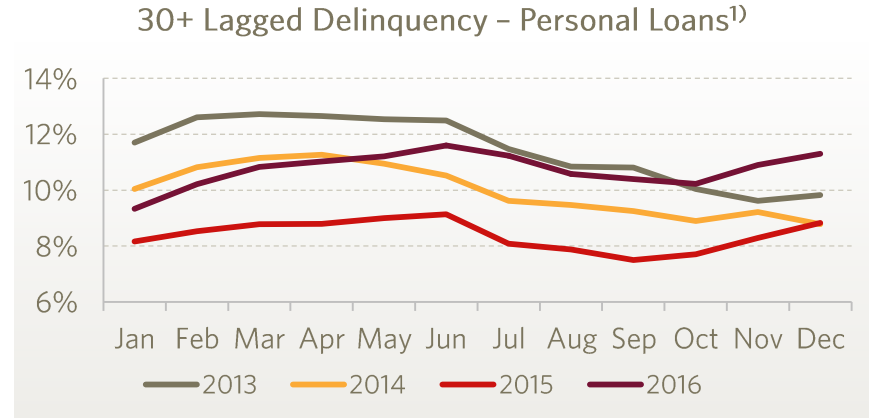
Asset quality

In line with seasonality and business segment profile, posting improved NPLs and coverage ratios

LOAN LOSS PROVISIONS EVOLUTION

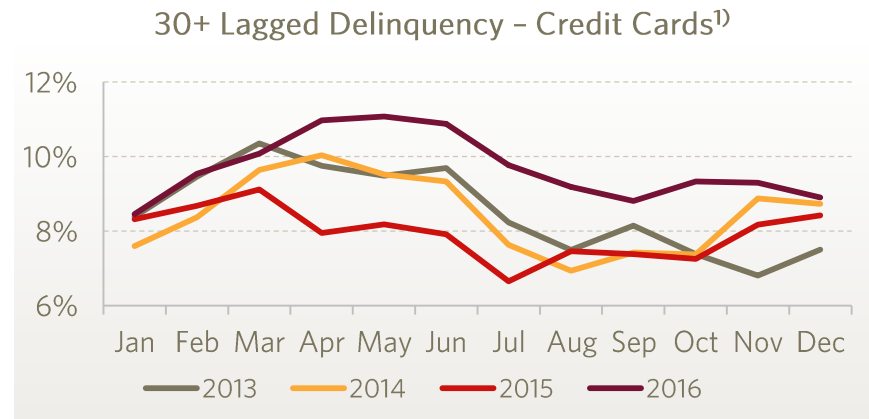


CONSUMER FINANCE - LAGGED DELINQUENCY



NPLs RATIO

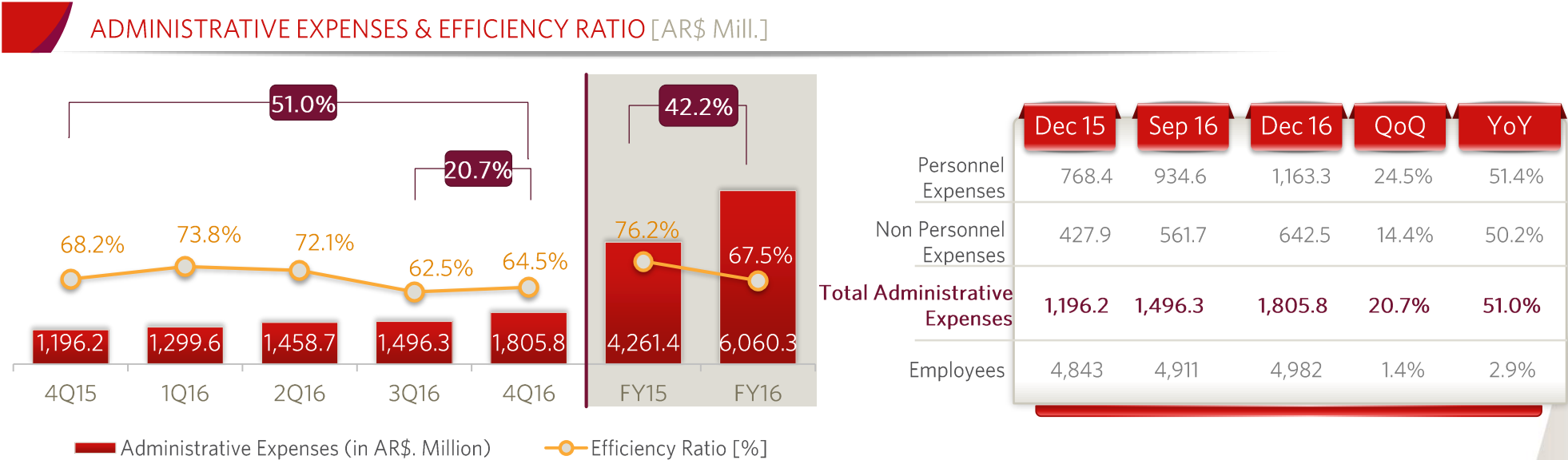
	Dec-15	Mar-16	June-16	Sep-16	Dec-16
Corporate	0.8%	0.7%	0.5%	0.2%	0.2%
Retail	4.0%	2.7%	3.7%	3.8%	3.7%
Personal Loans	3.6%	2.3%	3.6%	3.7%	3.7%
Credit Cards	4.2%	3.0%	3.8%	4.1%	3.7%
Consumer finance	8.4%	8.6%	11.1%	11.4%	10.7%
Personal Loans	12.3%	11.3%	14.8%	15.2%	14.6%
Credit Cards	4.9%	5.7%	7.4%	7.1%	6.3%
TOTAL	3.2%	2.7%	3.1%	3.0%	2.8%



1) Managerial analysis

Administrative expenses

YoY improvement in efficiency ratio, QoQ impacted by higher expenses in 4Q16 mainly driven by salary increases and higher headcount to support future growth

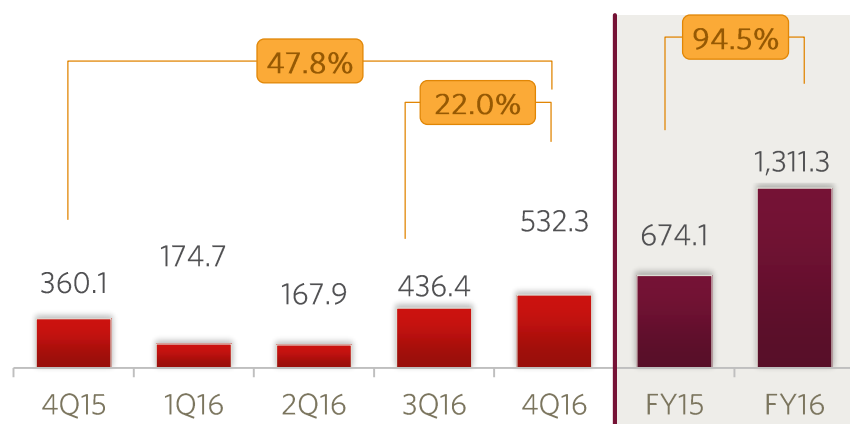


- > Efficiency ratio increased 200 bps QoQ to 64.5% due to higher administrative expenses, but improved 930 bps from 73.8% in 1Q16 (pre IPO).
- > Administrative expenses rose 20.7% QoQ, or AR\$309 Mn, mainly explained by extraordinary payments to employees related to the collective agreement reached between Argentine banks and labor unions in Dec'16, and an increase in headcount to support growth
- > The 51.0%, or AR\$610 Mn, YoY increase in administrative expenses also reflects salary increases from collective bargaining agreements earlier in the year, advertising and publicity, and other expenses.

Profitability

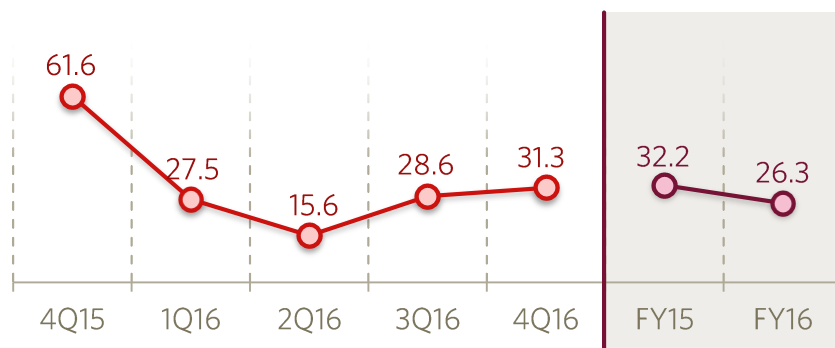
4Q16 net income up 22% QoQ; posting continued sequential recovery in ROAE and ROAA

NET INCOME [AR\$ Mill.]



- > Net income was AR\$532.3 Mn, up 47.8% YoY and 22.0% QoQ.
- > ROAE increased to 31.3% in 4Q16 from 28.6% in 3Q16 and 15.6% in 2Q16 after the temporary dilution from the capital raised in the IPO.
- > ROAA improved to 4.1% from 4.0% in 3Q16 and 1.8% in 2Q16 reflecting higher operating leverage.

ROAE [%]

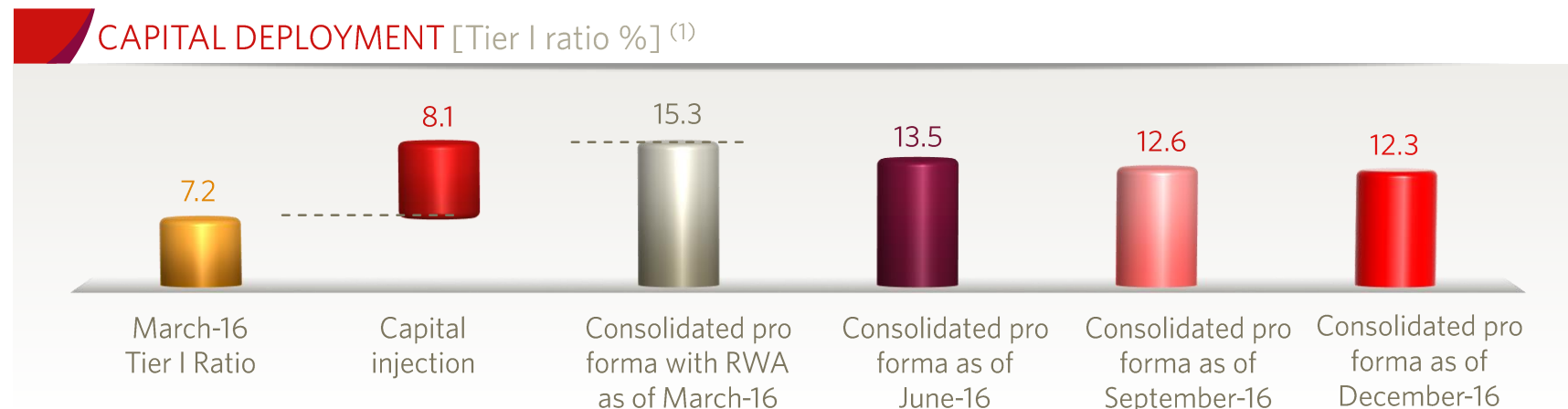


ROAA [%]



Capitalization

Successfully executing on capital deployment plan



FUNDS AT THE HOLDCO: ~AR\$830 MN AS OF DECEMBER 31, 2016

- > Repaid maturing debt of AR\$137 Mn
- > Remaining funds invested in mutual funds posting a 25% annual return in 4Q16
- > Excess liquidity of approx. AR\$690 Mn to fund growth following debt pay down

1) Tier 1 Ratio coincides with CET1 Ratio

Meets 2016 guidance

FY 2016 EXPECTATIONS		FY'16 reported figures		FY'16 reported figures			
Total Loan Growth ⁽¹⁾	47 – 57%	57.6%	✓	Efficiency Ratio	66 – 71%	67.5%	✓
NPL Ratio	3.0 – 3.2%	2.8%	✓	Net Income	AR\$ 1.2 – 1.4 Bill	1.3 Bill	✓
NIM	17 – 20%	20.6%	✓	Tier 1 Ratio ⁽²⁾	11.5 – 12.5%	12.3%	✓

1. Includes loans, leases and securitized portfolio
2.. The TIER 1 ratio guidance includes net funds held at the holding company. Tier 1 ratio coincides with CET1 ratio

2017 guidance

2017 MACRO ASSUMPTIONS

- GDP⁽¹⁾ expected to expand by 3.0% in 2017
- Inflation⁽¹⁾ reaching 20.0% for full year 2017
- Average Deposit rate⁽²⁾ (BADLAR) expected to reach 19% in December 2017**

FY 2017 EXPECTATIONS ⁽⁶⁾

Total Loan
Growth⁽³⁾ 38 - 45 %

Cost of Risk 3.2 - 3.6%

NIM 17 - 20%

Efficiency
Ratio 63 - 67%

Net
Income⁽⁴⁾ AR\$
2.1 - 2.3 Bill.

Tier 1 Ratio⁽⁵⁾ 10.5 - 11.2%

1 Source: Market Expectations Survey as of January 2017

2 Company estimate

3 Including leases and securitized portfolio

4 This represents an increase of between 60% and 75% in the year

5 The TIER 1 ratio guidance includes net funds held at the holding company. Tier 1 ratio coincides with CET1 ratio

6 The Company currently believes that its economic, financial and asset conditions will not be materially affected by the termination of the financial agency agreement entered into by the Province of San Luis and Banco Supervielle.

Committing AR\$400 during 2017 million to drive commercial and innovation initiatives

Efficiency ratio expected in the mid-fifties in FY'19 as the Company continues to execute on its growth strategy

Implementing strategic initiatives that support accelerated efficiency after 2017

Building Core Product Leadership into Integral Customer Relationships

- Cash management services

20%

Step -Up Digital Innovation & Commercial Productivity

- Investments on digital banking and innovation to drive:
 - Enhanced customer experience
 - Reduced service costs

20%

Selectively Increasing Network Footprint

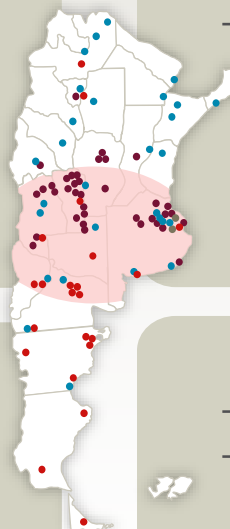
- Open five bank branches in strategic locations aligned with the Company's SME's business strategy

30%

Strengthen Indirect Commercial Channels

- Salesforce
- Upgrade contact center

30%



Contents

1 Macro & Financial Sector Overview

2 Who we are

3 Our Strategy

4 Past Performance Overview

5 Appendix I: 4Q16 SUPV Financial Performance and Guidance

6 Appendix II: Corporate Governance

7 Appendix III: Financial Statements, Ratios, Ranking & Others

Corporate governance

Experienced management team with longstanding industry expertise

BOARD

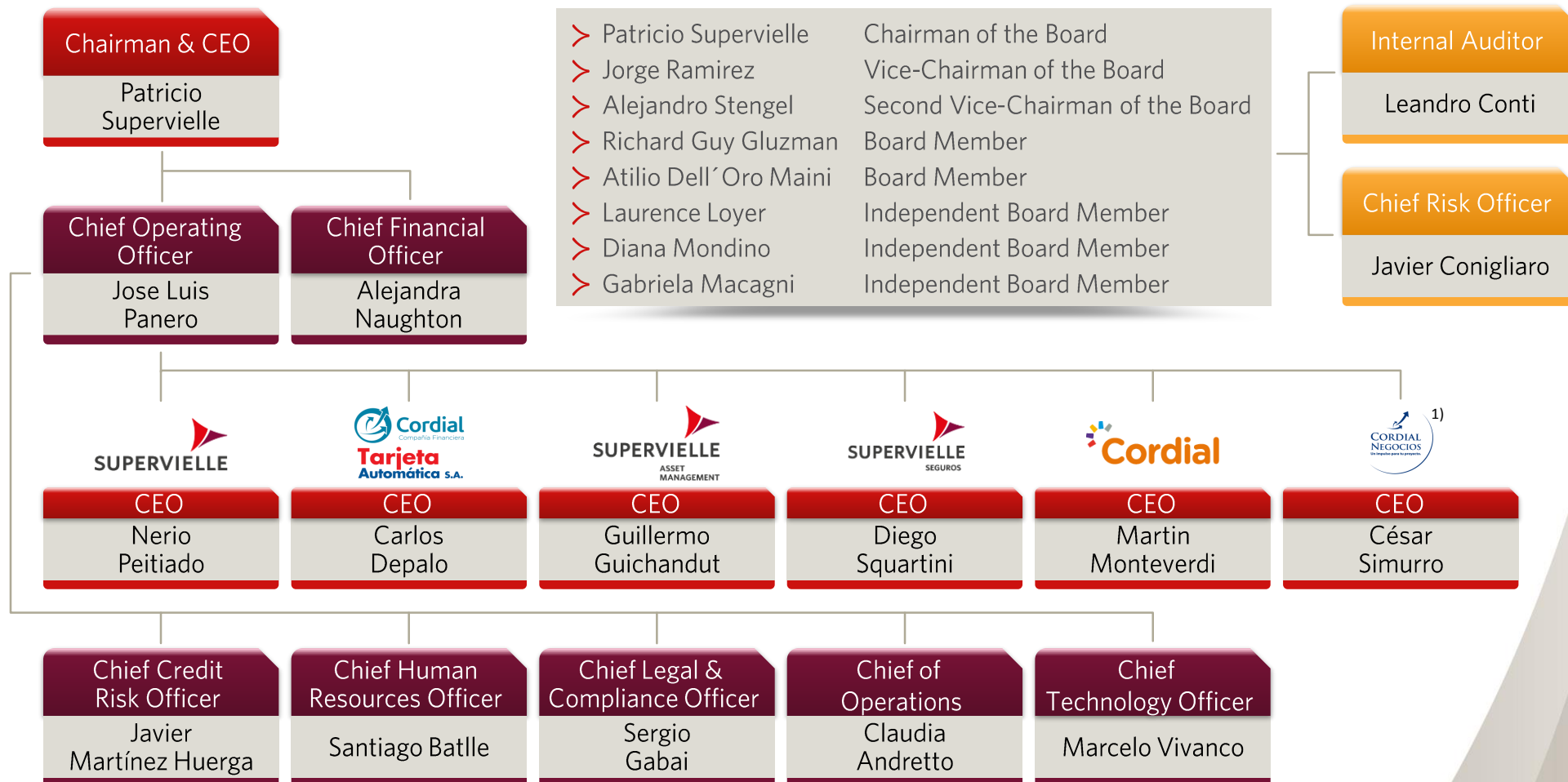
> Patricio Supervielle	Chairman of the Board
> Jorge Ramirez	Vice-Chairman of the Board
> Alejandro Stengel	Second Vice-Chairman of the Board
> Richard Guy Gluzman	Board Member
> Atilio Dell’Oro Maini	Board Member
> Laurence Loyer	Independent Board Member
> Diana Mondino	Independent Board Member
> Gabriela Macagni	Independent Board Member

Internal Auditor

Leandro Conti

Chief Risk Officer

Javier Conigliaro



1) On march 20, 2017 we accepted an offer to sell 100% of the shares of Cordial Microfinanzas S.A.

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SUPERVIELLE

Appendix III: Financial statements

Grupo Supervielle - Summary consolidated balance sheet [AR\$ mill.]

	Audited December 31 st						
	2016	2015	2014	2013	2012	2011	2010
Assets							
Cash and Due from Banks	8,166	6,809	3,649	2,663	2,177	1,230	1,017
Government and Private Securities	2,360	932	1,008	485	230	337	431
Loans	35,322	20,765	15,013	11,634	7,660	6,455	4,523
Allowances for Loan Losses	(899)	(617)	(417)	(342)	(285)	(167)	(102)
Other Receivables	3,773	2,462	2,264	1,742	1,737	1,045	690
Leasing	1,528	1,075	584	512	594	420	312
Other Assets	2,956	1,620	1,140	725	579	567	389
Total Assets	53,213	33,046	23,241	17,418	12,692	9,887	7,260
Liabilities and Shareholders' Equity							
Deposits	35,898	23,717	16,893	12,819	9,302	7,239	5,631
Other Liabilities	10,377	6,956	4,641	3,247	2,402	1,969	1,151
Total Liabilities	46,274	30,672	21,534	16,066	11,703	9,208	6,782
Shareholders' Equity	6,932	2,374	1,707	1,352	988	677	478
TOTAL Liabilities and Shareholders' Equity	53,213	33,046	23,241	17,418	12,692	9,885	7,260

1) Source: Company filings

Appendix III: Financial statements

Grupo Supervielle - Summary consolidated income statement - accumulated figures [AR\$ mill.]

	Audited December 31 st						
	2016	2015	2014	2013	2012	2011	2010
Financial Income	10,794.9	6,741.7	4,751.4	3,045.4	2,210.3	1,475.6	923.9
Financial Expenses	(4,866.8)	(3,386.1)	(2,464.5)	(1,303.9)	(818.3)	(603.2)	(337.5)
Gross Intermediation Margin	5,928.1	3,355.7	2,286.8	1,741.5	1,392.0	872.4	586.3
Provision for Loan Losses	(1,057.6)	(543.8)	(356.5)	(350.5)	(209.8)	(99.1)	(67.8)
Income from Services	3,527.5	2,835.7	2,162.8	1,765.7	1,289.7	860.7	608.2
Expenses for Services	(1,080.7)	(778.5)	(610.3)	(421.6)	(254.7)	(161.4)	(104.2)
Income From Insurance Activities	606.1	175.9	8.5	-	-	-	-
Administrative Expenses	(6,060.3)	(4,261.4)	(3,013.8)	(2,287.2)	(1,807.7)	(1,273.0)	(873.1)
Net Gain from Financial Transactions	1,863.1	783.6	477.5	447.8	409.5	199.5	149.4
Miscellaneous Income	429.9	367.2	190.0	129.2	72.5	52.6	49.9
Miscellaneous Losses	(458.9)	(213.4)	(91.8)	(95.7)	(71.1)	(59.6)	(54.2)
Minority Interest	(22.2)	(16.1)	(13.7)	(10.6)	(9.6)	(5.2)	(11.7)
Income before Income Tax	1,811.9	921.3	562.0	470.8	401.3	187.3	133.5
Income Tax	(500.6)	(247.2)	(199.1)	(97.8)	(75.1)	(43.5)	(40.7)
Net Income	1,311.3	674.1	362.9	373.0	326.2	143.6	92.7

1) Source: Company filings

Appendix III: Financial statements

Grupo Supervielle - Summary consolidated income statement – quarterly figures [AR\$ mill.]

	4Q16	3Q16	2Q16	1Q16	4Q15	QoQ	YoY
Financial Income	3,123.8	2,775.5	2,557.0	2,338.7	2,083.1	12,6%	50,0%
Financial Expenses	(1,172.2)	(1,209.0)	(1,252.6)	(1,233.1)	(1,006.2)	(3,0%)	16,5%
Gross Intermediation Margin	1,951.6	1,566.4	1,304.4	1,105.6	1,076.9	24,6%	81,2%
Provision for Loan Losses	(316.7)	(261.4)	(295.9)	(183.6)	(187.9)	21,2%	68,6%
Income from Services	1,030.6	910.4	813.1	773.5	844.4	13,2%	22,0%
Expenses for Services	(313,.)	(275.0)	(257.7)	(234.9)	(230.4)	13,9%	35,9%
Income From Insurance Activities	129.9	194.0	164.4	117.9	62.0	(33,0%)	109,5%
Administrative Expenses	(1,805.8)	(1,496.3)	(1,458.7)	(1,299.6)	(1,196.2)	20,7%	51,0%
Net Gain from Financial Transactions	676.6	638.2	269.5	278.9	368.9	6,0%	83,4%
Miscellaneous Income	150.4	97.3	108.2	73.9	151.8	54,5%	-0,9%
Miscellaneous Losses	(150.2)	(103.5)	(96.1)	(109.2)	(57.1)	45,1%	163,0%
Minority Interest	(7.6)	(7.7)	(2.8)	(4.0)	(6.5)	(2,1%)	16,4%
Income before Income Tax	669,3	624.3	278.8	239.5	457.1	7,2%	46,4%
Income Tax	(137.0)	(187.9)	(110.9)	(64.8)	(96.9)	(27,1%)	41,4%
Net Income	532.3	436.4	167.9	174.7	360.1	22,0%	47,8%

1) Source: Company filings

Appendix III: Ratios

Grupo Supervielle key indicators: Accumulated [%]

KEY INDICATORS	2016	2015	2014	2013	2012	2011
Profitability & Efficiency						
ROAE	26.3%	32.2%	22.7%	30.8%	37.9%	25.2%
ROAA	3.2%	2.5%	1.8%	2.5%	2.9%	1.6%
Net Interest Margin	20.6%	18.1%	17.4%	16.4%	17.3%	13.5%
Net Financial Margin	19.2%	16.4%				
Net Fee Income Ratio	34.0%	40.0%	40.6%	43.6%	42.6%	44.5%
Net Fee Income as a % of Administrative Expenses	50.4%	52.4%	51.8%	58.8%	57.3%	54.9%
Efficiency Ratio	67.5%	76.2%	78.3%	74.1%	74.5%	81.0%
Liquidity & Capital						
Loans to Total Deposits ¹⁾	104.0%	92.2%	92.4%	94.8%	88.8%	95.1%
Total Equity as a % of Total Assets	13.0%	7.2%	7.3%	7.8%	7.8%	6.8%
Regulatory Capital/ Risk Weighted Assets ²⁾	12.5%	8.7%	8.9%	9.0%	NA	NA
Consolidated Tier 1 Capital / Risk weighted assets	12.3%	6.7%	6.9%	6.7%		
Asset Quality						
NPL Ratio	2.8%	3.2%	3.0%	3.0%	4.2%	2.4%
Allowances as a % of Total Loans	2.4%	2.9%	2.7%	2.9%	3.5%	2.5%
Coverage Ratio	87.1%	89.7%	88.9%	94.0%	84.7%	107.7%
Cost of Risk	4.0%	3.1%	2.9%	3.8%	3.0%	1.8%

On Balance Sheet Loans/Total Deposits.

This ratio applies only to the Bank and CCF on a consolidated basis. Tier 1 ratio coincides with CET1 ratio

Appendix III: Ratios

Grupo Supervielle key indicators: Quarterly [%]

KEY INDICATORS	4Q16	3Q16	2Q16	1Q16	4Q15
Profitability & Efficiency					
ROAE	31.3%	28.6%	15.6%	27.5%	61.6%
ROAA	4.1%	4.0%	1.8%	2.1%	4.7%
Net Interest Margin	20.9%	20.5%	20.4%	20.0%	17.5%
Net Financial Margin	20.6%	19.0%	18.5%	17.4%	18.4%
Net Fee Income Ratio	30.3%	34.6%	35.6%	37.3%	38.6%
Net Fee Income as a % of Administrative Expenses	46.9%	55.4%	49.3%	50.5%	56.5%
Efficiency Ratio	64.5%	62.5%	72.1%	73.8%	68.2%
Liquidity & Capital					
Loans to Total Deposits ¹⁾	104.0%	104.4%	99.1%	95.7%	92.2%
Liquidity Coverage Ratio (LCR) ²⁾	128.0%	104.1%	137.3%	118.9%	113.1%
Total Equity as a % of Total Assets	13.0%	14.4%	14.6%	7.3%	7.2%
Regulatory Capital/ Risk Weighted Assets ³⁾	12.5%	13.0%	14.0%	9.3%	8.7%
Consolidated Tier 1 Capital / Risk weighted assets ⁴⁾	12.3%	12.6%	13.5%	7.2%	6.7%
Risk Weighted Assets / Total Assets	92.4%	101.2%	98.5%	101.4%	103.8%
Asset Quality					
NPL Ratio	2.8%	3.0%	3.1%	2.7%	3.2%
Allowances as a % of Total Loans	2.4%	2.5%	2.6%	2.3%	2.9%
Coverage Ratio	87.1%	83.7%	83.2%	83.9%	89.7%
Cost of Risk	3.9%	3.7%	5.0%	3.4%	3.6%

1) On Balance Sheet Loans/Total Deposits.

2) This ratio includes the liquidity held at the holding company level since June 30, 2016.

3) This ratio applies only to the Bank and CCF on a consolidated basis.

4) In 4Q16, includes \$690 million Tier1 Capital retained at the holding company level available for injection in subsidiaries. Tier 1 ratio coincides with CET1 ratio

Appendix III: Ranking

Competition | Financial System in million of Ps as of December 2016

	13 th Argentine Financial System in terms of assets		14 th Argentine Financial System in terms of deposits			
	Assets	Share	Loans	Share	Deposits	Share
Nación Argentina	729.479,3	27,6%	152.090,4	13,4%	567.504,1	28,8%
Santander Rio	211.211,8	8,0%	115.364,4	10,1%	162.070,0	8,2%
Galicia y Bs As	209.306,3	7,9%	105.343,7	9,3%	150.639,2	7,7%
PR Buenos Aires	207.098,1	7,8%	101.805,4	9,0%	179.005,9	9,1%
Macro S.A. ¹⁾	155.777,3	5,9%	87.956,7	7,7%	111.329,3	5,7%
Francés S.A.	149.073,4	5,6%	75.980,2	6,7%	114.652,1	5,8%
Credicoop Coop	86.404,6	3,3%	33.352,7	2,9%	75.935,7	3,9%
HSBC Bank	83.679,2	3,2%	44.376,1	3,9%	63.423,9	3,2%
Ciudad de Buenos Aires	78.305,9	3,0%	44.264,3	3,9%	64.865,2	3,3%
ICBC	76.390,5	2,9%	39.831,3	3,5%	51.440,8	2,6%
Patagonia S.A.	69.533,5	2,6%	40.430,7	3,6%	51.788,4	2,6%
Citibank S.A.	67.995,3	2,6%	31.787,0	2,8%	45.398,9	2,3%
SUPERVIELLE SA²⁾	48.730,6	1,8%	32.180,2	2,8%	35.334,5	1,8%
Hipotecario	47.143,4	1,8%	25.223,0	2,2%	19.043,9	1,0%
Provincia de Cordoba	46.516,6	1,8%	21.544,9	1,9%	39.917,3	2,0%
Nuevo Santa Fe	37.792,1	1,4%	20.113,4	1,8%	29.802,9	1,5%
Itau Argentina	28.175,0	1,1%	16.437,6	1,4%	18.650,1	0,9%
CORDIAL COMPAÑÍA FINANCIERA	4.887,3	0,2%	3.951,0	0,3%	602,7	0,0%
Other ³⁾	319.528,8	12,1%	151.834,6	13,4%	196.456,1	10,0%
Total Financial System	2,504,036		1,093,862		1,847,281	

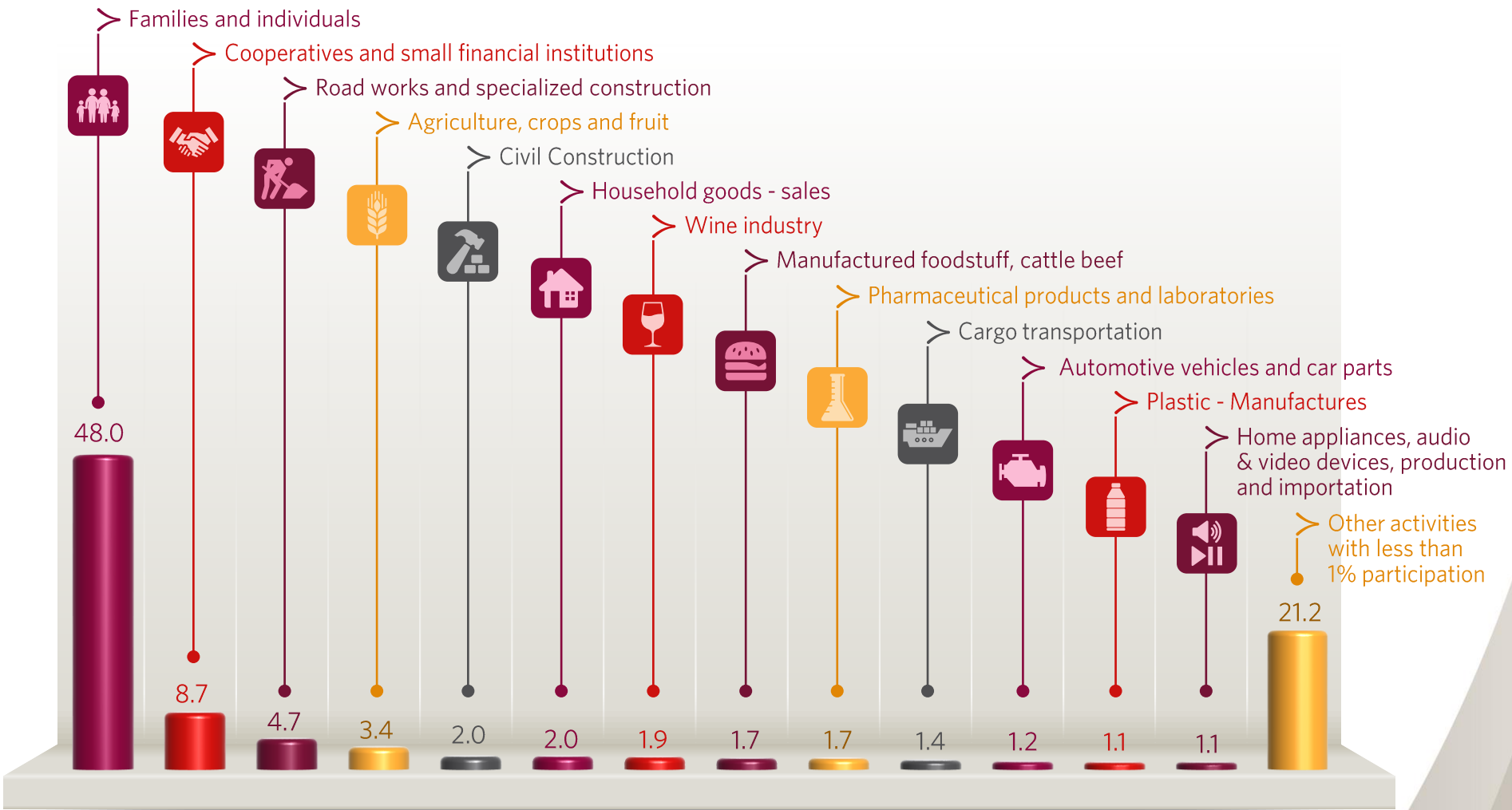
1) Includes Banco del Tucuman S.A.

2) Banco Supervielle on a stand alone basis, not including Cordial Cia Financiera

3)) Includes 59 financial entities with assets below Ps 23 billion, as of December, 2016.

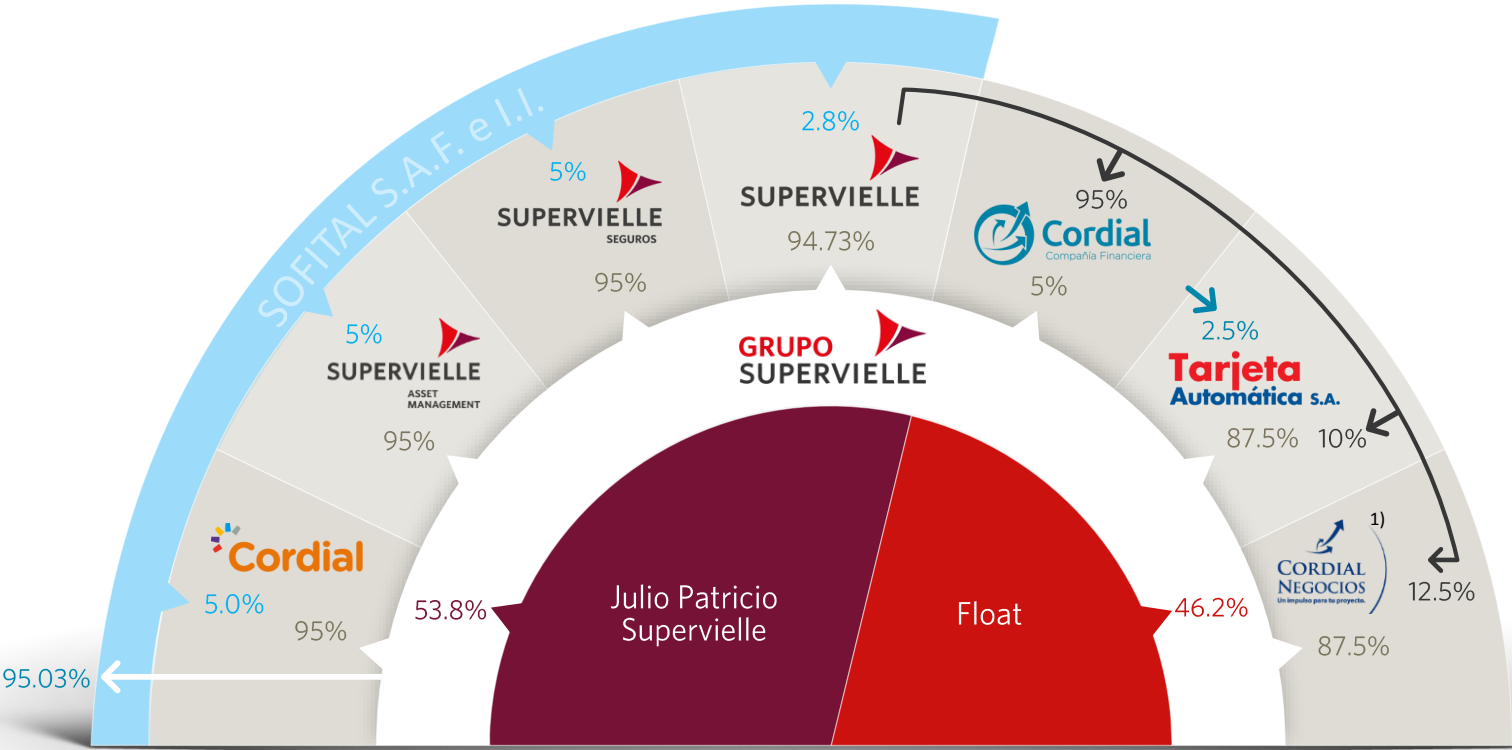
Source: Central Bank of Argentina

Breakdown by Economic Activity



Consolidated data including Cordial Compañía Financiera
Source: Company filings

Relationship and participations graphic



Grupo Supervielle Share ownership	SOFITAL S.A.F. e I.I.	Banco Supervielle S.A.	Cordial Compañía Financiera	Tarjeta Automatica S.A.	Supervielle Asset Management S.A. Soc. Gte. De F.C.I.	Coordinal Microfinanzas S.A. ¹⁾	Espacio Cordial de Servicios S.A.	Supervielle Seguros S.A.
Direct participation	95.03%	96.23%	5.0%	87.5%	95.0%	87.5%	95.0%	95.0%
Direct + indirect participation	100%	98.23%	98.32%	99.78%	100%	99.77%	100%	100%

1) On march 20, 2017 we accepted an offer to sell 100% of the shares of Cordial Microfinanzas S.A.

Key Performance indicators SUPV Peers

December 2016 [AR\$ Thousands - %]

					
Loan market share (Financial System)	3.2%	10.1%	9.3%	7.1%	6.7%
Gross loans	38,823	115,946	137,452	87,793	78,890
Loan Growth	57.6%	39.0%	39.8%	40.8%	39.5%
Deposits	35,898	161,989	151,688	111,940	114,622
Total Deposits Growth	51.4%	46.7%	51.6%	46.3%	49.1%
Loans/Total assets	70.2%	54.9%	61.3%	56.8%	52.9%
CET1	12.3%	11.8%	9.3%	16.4%	13.9%
Net Income growth	94.5%	23.2%	30.2%	31.0%	-3.7%
ROAE	26.3%	27.3%	31.4%	34.1%	24.2%
ROAA	3.2%	3.1%	3.0%	5.2%	2.8%
NIM	20.6%	13.1%	12.0%	18.2%	
Efficiency	67.5%	61.1%	61.5%	47.5%	59.0%
NPL	2.8%	1.2%	3.3%	1.1%	0.8%
Coverage ratio	87.1%	126.0%	108.3%	176.5%	262.7%

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